

2012

Missouri

Product Liability Insurance Report

**Statistics Section
November 2013**



DIFP

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Governor

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Financial Institutions &
Professional Registration

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MISSOURI PRODUCT LIABILITY INSURANCE REPORT 2012

**Department of Insurance, Financial Institutions &
Professional Registration
Statistics Section
November 2013**

Other Publications

Available from the Missouri Department of Insurance, Financial Institutions & Professional Registration

The Department of Insurance, Financial Institutions & Professional Registration publishes the following reports. These reports are available by sending a written request along with \$35 to:

Department of Insurance, Financial Institutions & Professional Registration
P.O. Box 690
Jefferson City, MO 65102-0690

1. **Missouri Complaint Index Report**
summary information: <http://insurance.mo.gov/consumers/complaints/compindx.php>
2. **Missouri Department of Insurance Annual Report**
summary information: <http://difp.mo.gov/about.php>
3. **Missouri Legal Malpractice (Closed Claim) Report**
summary information: <http://insurance.mo.gov/reports/legmal/>
4. **Missouri Life, Accident & Health Supplement Data**
summary information: <http://insurance.mo.gov/reports/suppdata/>
5. **Missouri Market Share Data**
summary information: <http://insurance.mo.gov/reports/mktshr/>
6. **Missouri Medical Malpractice (Closed Claim) Report**
summary information: <http://insurance.mo.gov/reports/medmal/>
7. **Missouri Property & Casualty Supplement Report**
summary information: <http://insurance.mo.gov/reports/suppdata/>
8. **Missouri Real Estate Malpractice (Closed Claim) Report**
summary information: <http://insurance.mo.gov/reports/remal/>
9. **Mortgage Guaranty Report**
summary information: <http://insurance.mo.gov/reports/mortguar/>
10. **Missouri Health Maintenance Organization Report**
summary information: <http://insurance.mo.gov/reports/hmo/>

Databases: For more information: <http://insurance.mo.gov/reports/>

1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri **Zip Code Insurance Data** for:
 - Homeowners/Dwelling Fire,
 - Farmowners (dwelling only),
 - Mobile Home,
 - Earthquake, and
 - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-4126**.

DEFINITION OF TERMS

Indemnity Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Loss Adjustment Expenses: The cost involved in an insurance company's adjustment of losses under a policy.

Loss Reserves: An estimate of the value of a claim or group of claims not yet paid.

Written Premium: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Earned Premium: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Losses Incurred: The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

EXECUTIVE SUMMARY

Product liability insurance provides protection against claims rising from use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance. In 2012, product liability insurers in Missouri sold \$29,564,346 in coverage, paid \$44,645,093 in losses and estimated future losses on 2012 claims of \$16,932,718.

Over the past 10 years, product liability writers experienced elevated loss ratios — or claims incurred as a percentage of earned premiums. Loss ratios ranged from a high of 122.5% in 2003 to a low of 4.5% in 2007. The loss ratio decreased from 181.2% to 59.6%, from 2011 to 2012. In such a relatively small line of insurance, highly volatile losses and loss ratios are common.

The number of claims closed with payment increased 27% from 2011 to 2012. Over a 10-year span, the highest number of claims closed with payment occurred in 2004. Average indemnity paid on claims reached an all time high of \$96,584 in 2005. The average cost of defending claims closed with payment in 2012 was \$5,602.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past 10 years, with 172 companies writing in 2012.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 19 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of this data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690.

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MAJOR TRENDS

This section contains graphs depicting trends in product liability for:

Loss Ratio 2003 - 2012

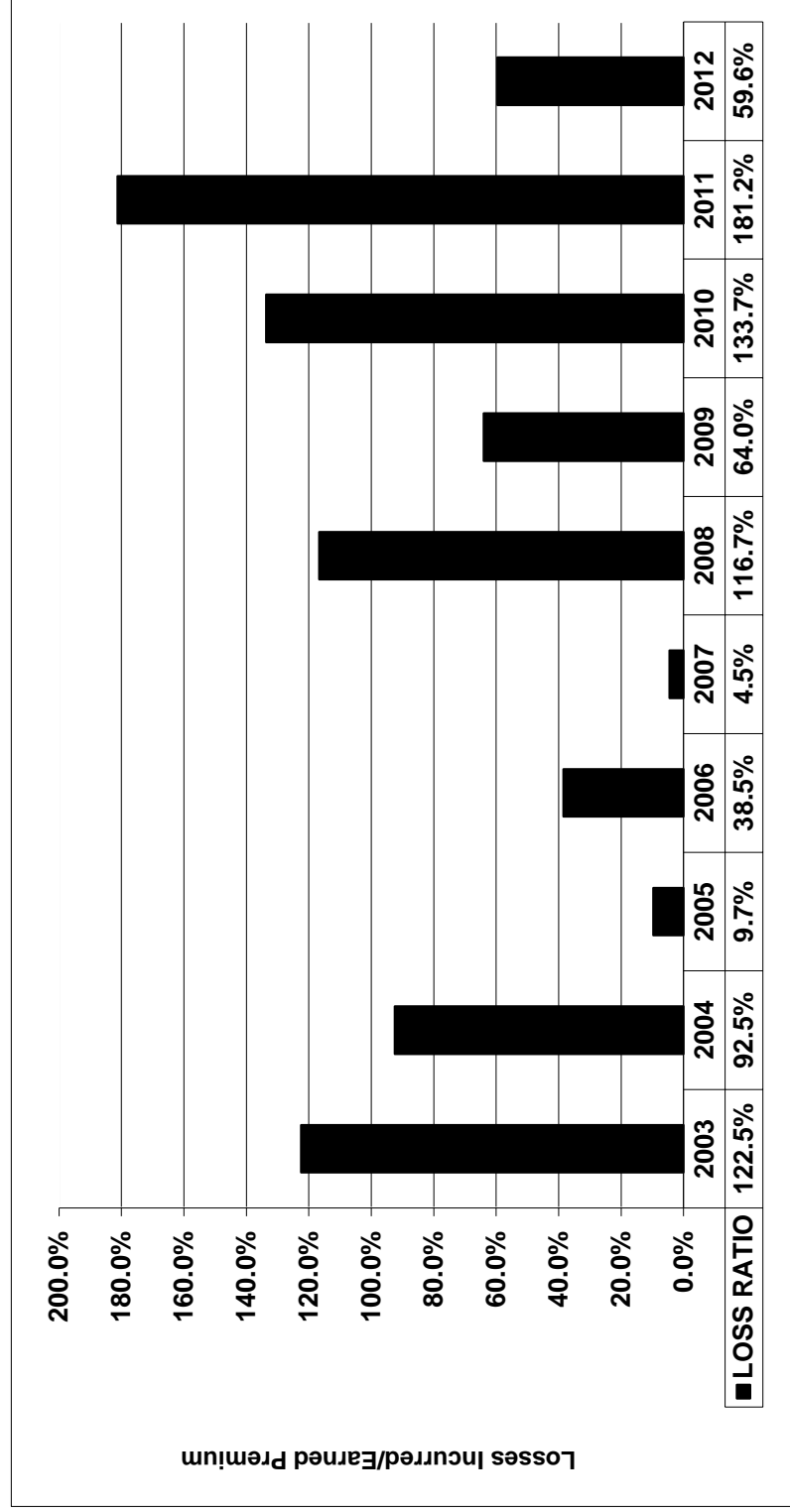
Number of Claims Closed 2003 - 2012

Average Indemnity Paid for All Paid Claims 2003 - 2012

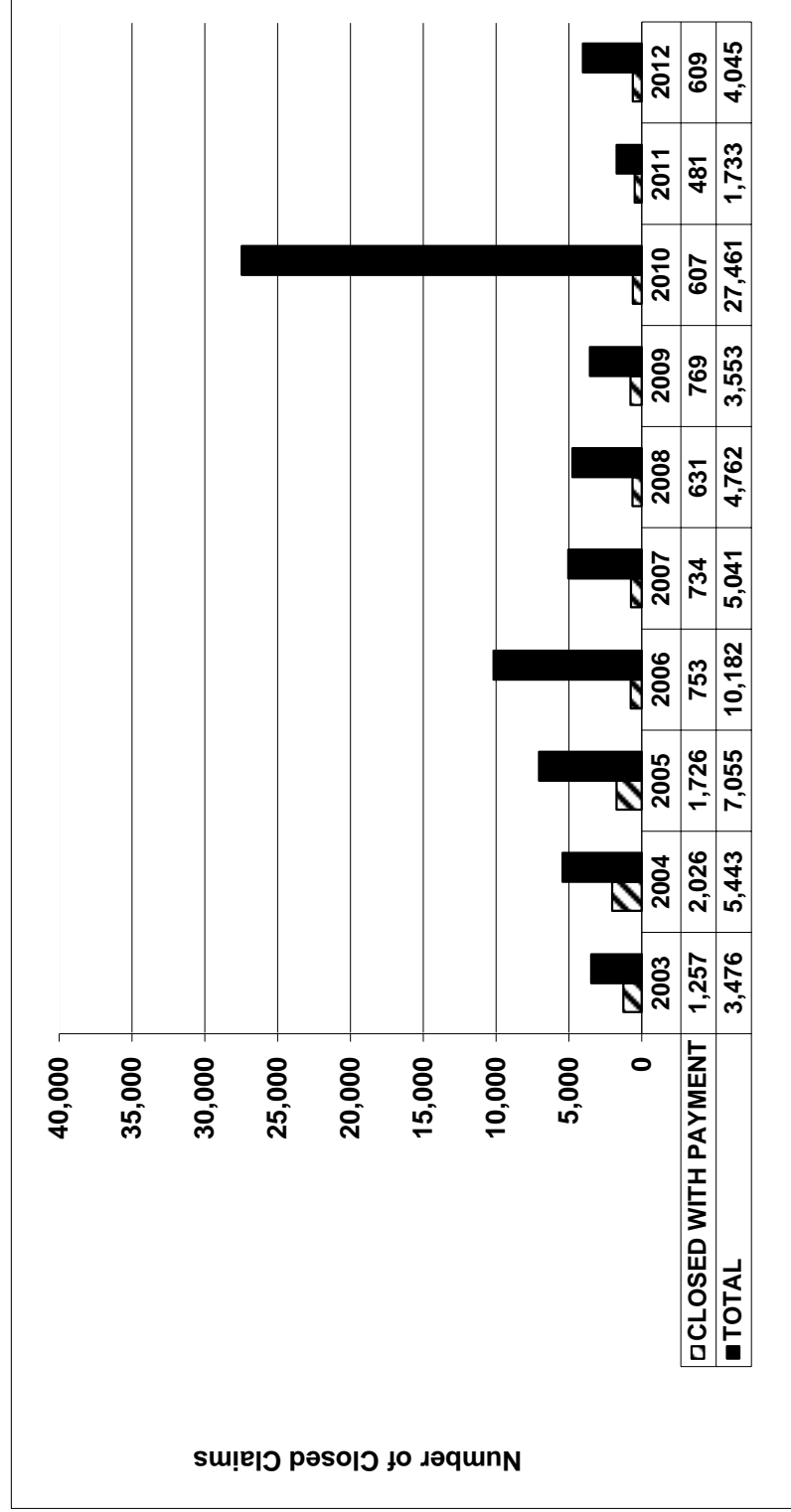
Average Loss Expense for All Paid Claims 2003 - 2012

Average Closure Time on Payment of Claims 2003 - 2012

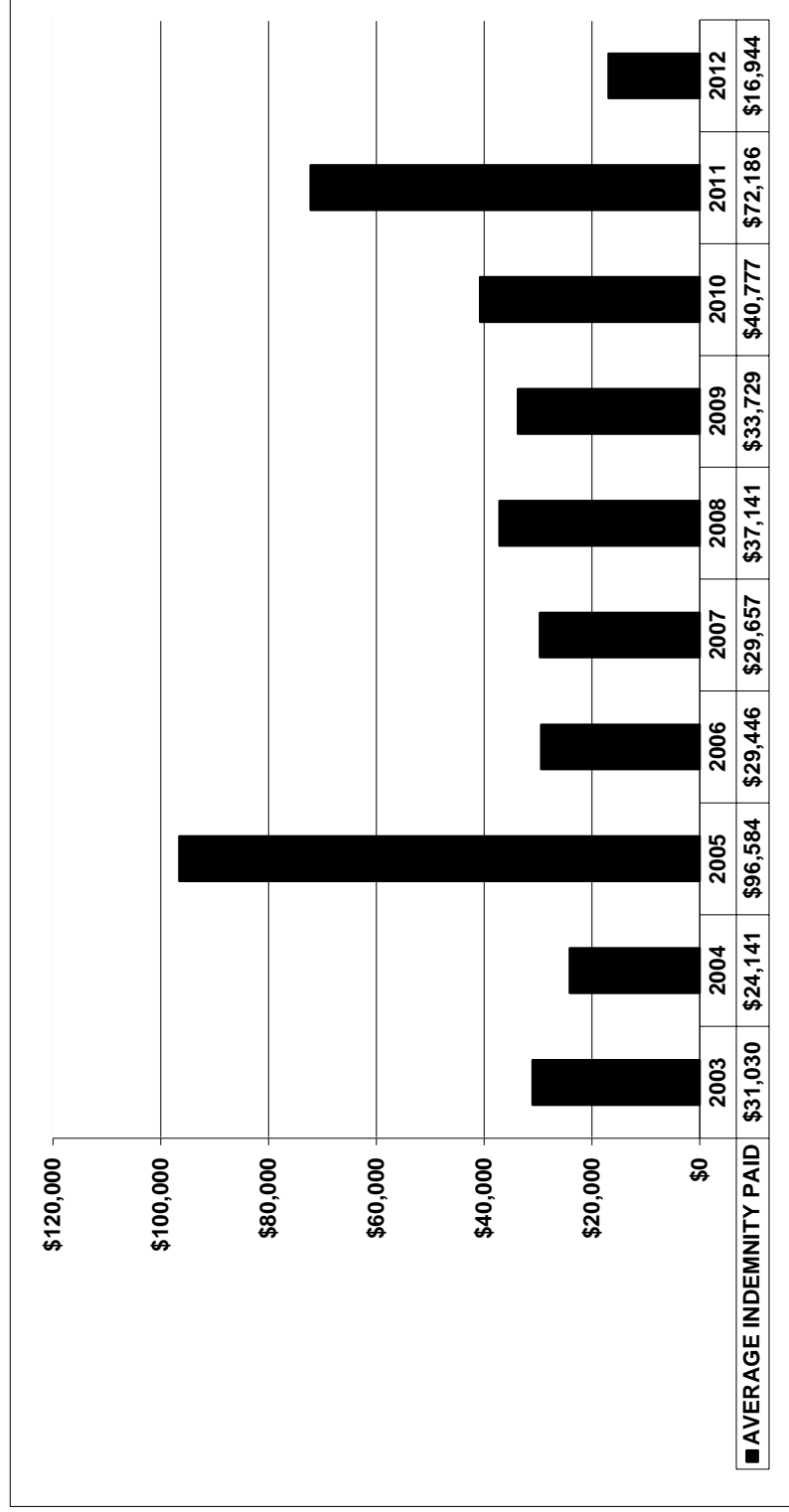
LOSS RATIOS 2003 - 2012



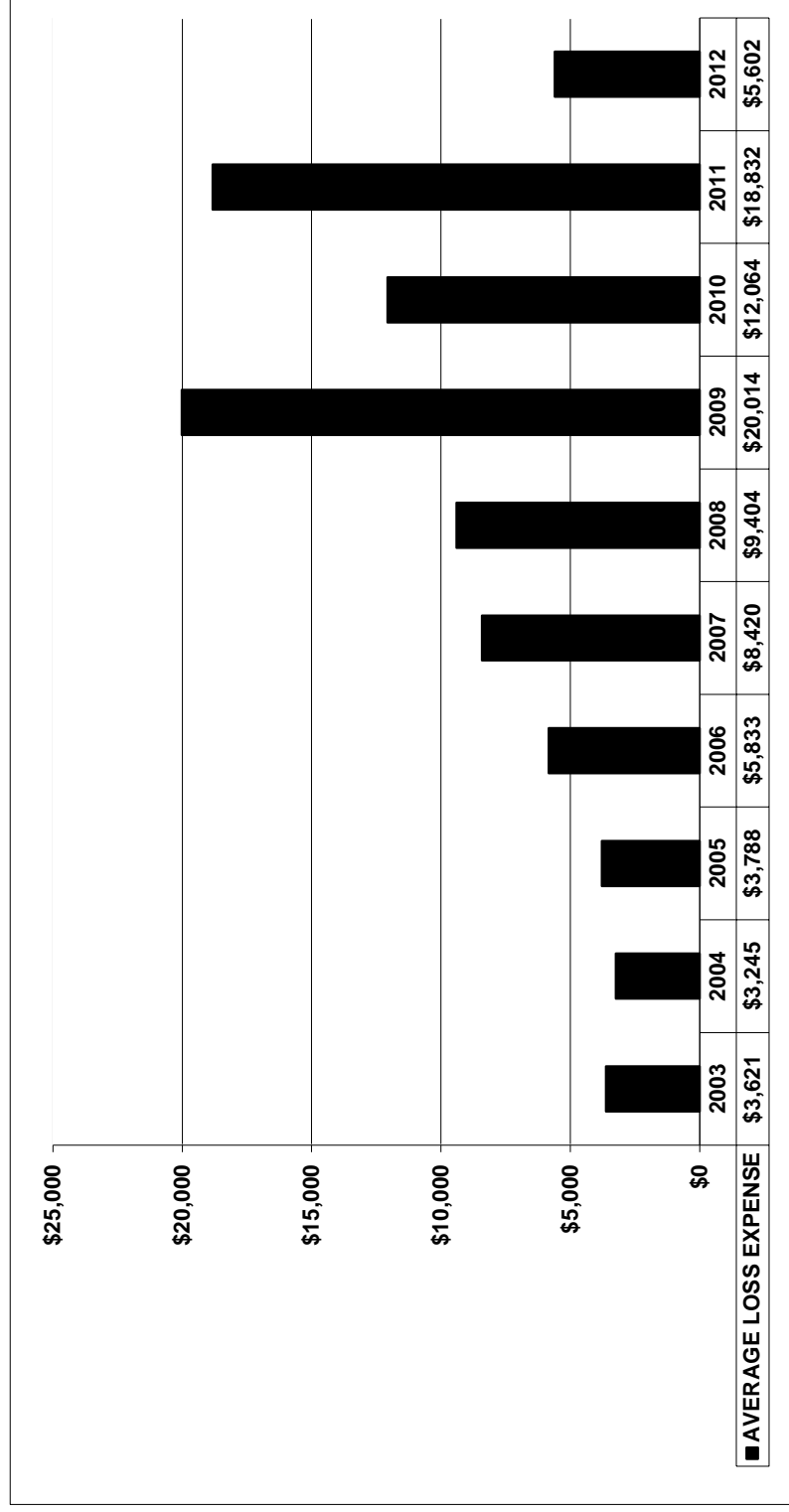
CLAIMS CLOSED 2003 - 2012



AVERAGE INDEMNITY PAID 2003 - 2012 **FOR ALL PAID CLAIMS**

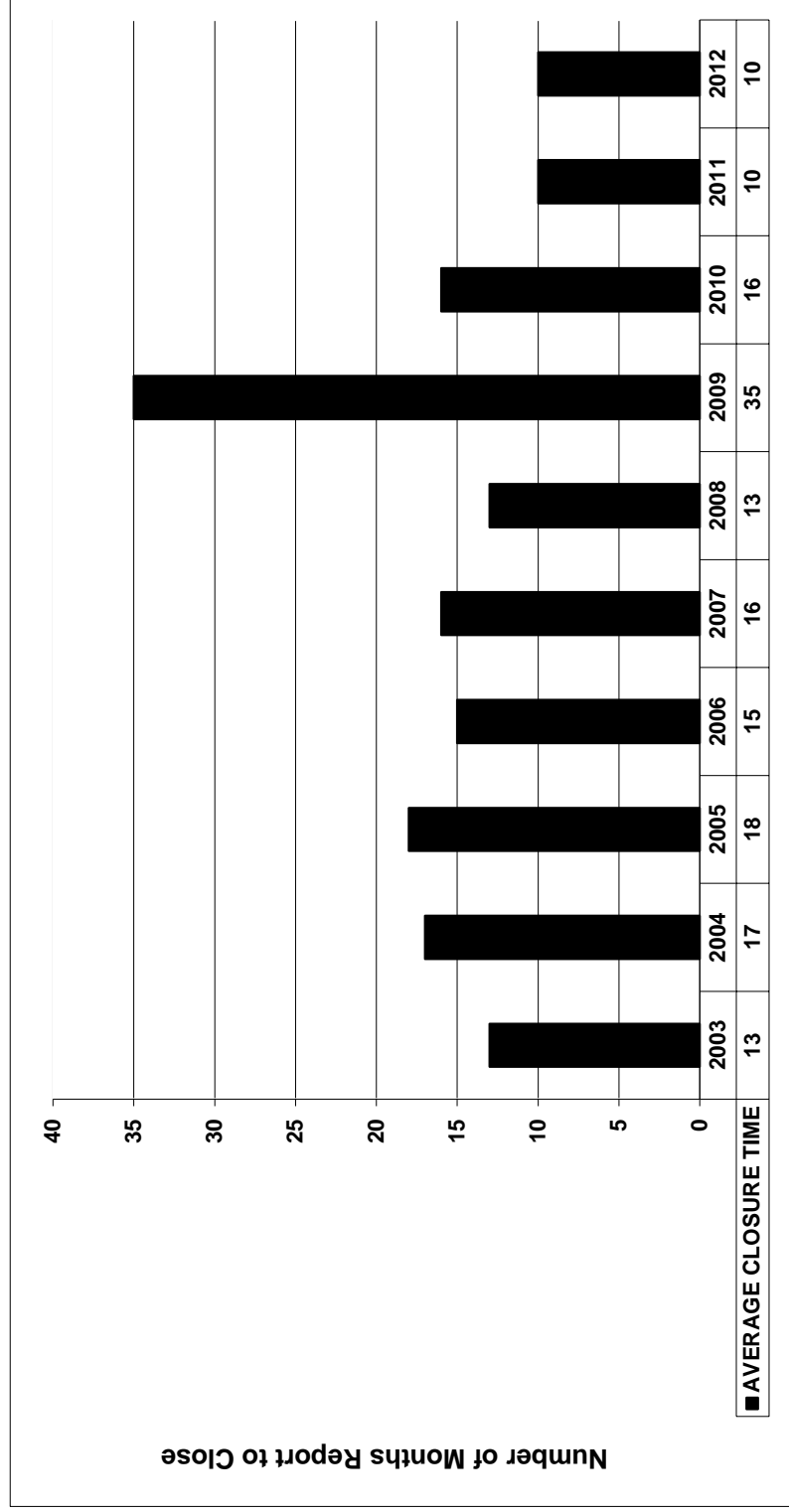


AVERAGE LOSS EXPENSE 2003 - 2012 **FOR ALL PAID CLAIMS**



AVERAGE CLOSURE TIME ON PAYMENT OF CLAIMS

2003 - 2012



PAID INDEMNITY

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 2012 and a ten-year summary.

PRODUCT LIABILITY SUMMARY OF PAID INDEMNITY FOR 2012

Indemnity Paid	% of Paid Claims	Paid Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
1 - 2,499	54.84%	334	\$635	\$211,959	\$294	\$635	4
2,500 - 4,999	11.66%	71	\$3,466	\$246,115	\$3,912	\$2,101	12
5,000 - 7,499	5.25%	32	\$5,897	\$188,689	\$2,825	\$6,520	11
7,500 - 9,999	3.78%	23	\$8,546	\$196,551	\$4,372	\$3,793	14
10,000 - 24,999	11.00%	67	\$14,450	\$968,162	\$6,737	\$6,689	15
25,000 - 49,999	6.24%	38	\$34,362	\$1,305,771	\$11,713	\$9,815	19
50,000 - 74,999	2.30%	14	\$56,964	\$797,500	\$6,542	\$4,219	25
75,000 - 99,999	1.48%	9	\$89,162	\$802,454	\$104,214	\$4,128	32
100,000 - 199,999	1.64%	10	\$129,830	\$1,298,295	\$42,580	\$35,206	35
200,000 - 299,999	0.49%	3	\$247,500	\$742,500	\$57,476	\$31,667	31
300,000 - 399,999	0.99%	6	\$349,552	\$2,097,311	\$32,037	\$126,427	22
400,000 - 499,999	0.16%	1	\$463,310	\$463,310	\$83,094	\$5,000	50
500,000 - 999,999	0.00%	0	N/A	\$0	N/A	N/A	N/A
1,000,000 OR GREATER	0.16%	1	\$1,000,000	\$1,000,000	\$45,418	\$7,500	29
TOTAL	100.00%	609	\$16,944	\$10,318,617	\$5,602	\$4,586	10

PRODUCT LIABILITY

TEN YEAR SUMMARY OF PAID INDEMNITY

FOR YEARS 2003 - 2012

Indemnity Paid	% of Paid Claims	Paid Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
1 - 2,499	62.32%	5,978	\$571	\$3,414,705	\$1,668	\$906	14
2,500 - 4,999	8.87%	851	\$3,535	\$3,008,241	\$1,648	\$3,583	15
5,000 - 7,499	4.83%	463	\$6,028	\$2,791,121	\$5,331	\$6,607	18
7,500 - 9,999	2.99%	287	\$8,591	\$2,465,724	\$7,535	\$6,839	19
10,000 - 24,999	8.27%	793	\$15,404	\$12,215,429	\$5,089	\$9,825	20
25,000 - 49,999	5.40%	518	\$34,662	\$17,954,780	\$11,718	\$16,906	26
50,000 - 74,999	1.96%	188	\$59,752	\$11,233,299	\$15,776	\$21,665	23
75,000 - 99,999	1.01%	97	\$84,466	\$8,193,195	\$30,365	\$20,161	24
100,000 - 199,999	2.16%	207	\$138,724	\$28,715,833	\$23,443	\$42,477	24
200,000 - 299,999	0.66%	63	\$237,263	\$14,947,592	\$81,520	\$52,485	32
300,000 - 399,999	0.34%	33	\$334,934	\$11,052,827	\$96,526	\$141,531	34
400,000 - 499,999	0.11%	11	\$437,594	\$4,813,537	\$169,163	\$144,331	31
500,000 - 999,999	0.54%	52	\$683,414	\$35,537,551	\$90,849	\$170,277	36
1,000,000 OR GREATER	0.54%	52	\$5,026,570	\$261,381,624	\$337,913	\$616,224	63
TOTAL	100.00%	9,593	\$43,545	\$417,725,458	\$7,230	\$9,936	17

SEVERITY OF BODILY INJURY

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death. The following contains annual summary data for 2012 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF BODILY INJURY FOR 2012

Severity of Bodily Injury	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Emotional Only	3.76%	10	\$3,733	\$37,328	\$0	\$1,860	5
Temporary	52.26%	139	\$5,378	\$747,604	\$2,242	\$1,851	9
Permanent	37.97%	101	\$53,891	\$5,443,030	\$17,563	\$6,996	21
Death	6.02%	16	\$27,690	\$443,044	\$5,818	\$6,250	24
Total	100.00%	266	\$25,079	\$6,671,006	\$8,190	\$4,069	14

PRODUCT LIABILITY

TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY

FOR YEARS 2003 - 2012

Severity of Bodily Injury	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
EMOTIONAL ONLY	2.02%	118	\$5,697	\$672,226	\$1,815	\$3,223	6
TEMPORARY	55.02%	3,222	\$5,344	\$17,219,525	\$1,957	\$3,688	17
PERMANENT	39.19%	2,295	\$108,704	\$249,476,657	\$8,337	\$15,936	34
DEATH	3.77%	221	\$257,585	\$56,926,333	\$55,158	\$45,661	30
TOTAL	100.00%	5,856	\$55,378	\$324,294,741	\$6,462	\$10,063	24

SEVERITY OF PROPERTY DAMAGE

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage. The following contains annual summary data for 2012 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF PROPERTY DAMAGE FOR 2012

Severity of Property Damage	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Minor Property Damage	75.43%	261	\$2,997	\$782,192	\$773	\$1,955	2
Intermediate Property Damage	7.51%	26	\$36,937	\$960,356	\$20,173	\$22,952	22
Major Property Damage	17.05%	59	\$32,747	\$1,932,050	\$8,595	\$10,385	14
Total	100.00%	346	\$10,620	\$3,674,598	\$3,565	\$4,970	6

PRODUCT LIABILITY

TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE

FOR YEARS 2003 - 2012

Severity of Property Damage	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Minor Property Damage	67.45%	2,509	\$5,647	\$14,168,439	\$1,740	\$2,947	3
Intermediate Property Damage	18.90%	703	\$49,139	\$34,544,784	\$23,928	\$9,389	9
Major Property Damage	13.66%	508	\$81,354	\$41,327,900	\$16,927	\$42,092	13
Total	100.00%	3,720	\$24,205	\$90,041,123	\$8,007	\$9,510	6

BUSINESS CLASSIFICATION

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 2012 and a ten-year summary.

PRODUCT LIABILITY BUSINESS CLASSIFICATION FOR 2012

Business Classification	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	9.69%	59	\$44,717	\$2,638,299	\$6,692	\$11,077	13
Manufacturer	61.25%	373	\$12,074	\$4,503,615	\$5,753	\$2,035	10
Wholesaler	0.66%	4	\$2,905	\$11,620	\$0	\$1,500	12
Retailer	9.20%	56	\$4,687	\$262,469	\$2,045	\$3,189	7
Servicer-Repairer	14.61%	89	\$19,526	\$1,737,841	\$5,338	\$3,217	7
Distributor	4.60%	28	\$41,599	\$1,164,773	\$10,047	\$32,472	12
Total	100.00%	609	\$16,944	\$10,318,617	\$5,602	\$4,586	10

PRODUCT LIABILITY

TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION

FOR YEARS 2003 - 2012

Business Classification	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	5.95%	571	\$32,186	\$18,377,929	\$7,707	\$5,936	16
Manufacturer	63.07%	6,050	\$47,485	\$287,286,013	\$7,725	\$10,383	17
Wholesaler	0.89%	85	\$79,234	\$6,734,898	\$17,850	\$12,113	26
Retailer	9.47%	908	\$31,139	\$28,274,592	\$4,215	\$8,486	11
Servicer-Repairer	8.38%	804	\$34,136	\$27,445,492	\$5,599	\$6,782	10
Distributor	12.25%	1,175	\$42,218	\$49,606,534	\$7,122	\$12,706	23
Total	100.00%	9,593	\$43,545	\$417,725,458	\$7,230	\$9,936	17

LOCATION OF OCCURRENCE

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous. The following contains annual summary data for 2012 and a ten-year summary.

PRODUCT LIABILITY LOCATION OF OCCURRENCE FOR 2012

Location of Occurrence	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Auto	4.93%	30	\$5,036	\$151,078	\$1,572	\$4,698	4
Home	52.22%	318	\$5,728	\$1,821,659	\$2,327	\$2,101	5
Office	1.31%	8	\$10,383	\$83,066	\$793	\$20,402	8
Miscellaneous	38.92%	237	\$23,399	\$5,545,456	\$9,006	\$6,404	16
Plant	2.63%	16	\$169,835	\$2,717,358	\$30,237	\$18,915	16
Total	100.00%	609	\$16,944	\$10,318,617	\$5,602	\$4,586	10

PRODUCT LIABILITY **TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE** **FOR YEARS 2003 - 2012**

Location of Occurrence	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Auto	3.52%	338	\$14,849	\$5,018,850	\$4,456	\$9,147	6
Home	37.32%	3,580	\$47,714	\$170,815,641	\$5,261	\$5,857	5
Office	1.71%	164	\$93,884	\$15,397,016	\$12,881	\$35,341	15
Miscellaneous	54.24%	5,203	\$31,003	\$161,307,614	\$6,368	\$7,066	25
Plant	3.21%	308	\$211,644	\$65,186,337	\$44,699	\$93,192	26
Total	100.00%	9,593	\$43,545	\$417,725,458	\$7,230	\$9,936	17

PRODUCT TYPE

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 2012 and a ten-year summary.

**PRODUCT LIABILITY
PRODUCT TYPE
FOR 2012**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
APPLIANCES AND ACCESSORIES	375	28.57%	174	\$1,760	\$306,250	\$604	\$1,268	1
ASBESTOS GOODS MFG	1,995	14.78%	90	\$29,482	\$2,653,339	\$12,647	\$0	20
RESTAURANTS - SERVE ALCOHOL	174	7.88%	48	\$1,922	\$92,232	\$232	\$749	4
PRODUCTS - COMPLETED OPERATIONS - NOC	178	5.42%	33	\$23,036	\$760,173	\$12,846	\$5,611	24
PLUMBING	34	3.12%	19	\$11,528	\$219,041	\$2,547	\$3,574	8
FOOD PRODUCTS - DRY	39	2.30%	14	\$2,727	\$38,172	\$1,493	\$1,432	6
CONTRACTORS - NOC	22	2.13%	13	\$23,475	\$305,172	\$16,414	\$8,962	22
RESTAURANTS - SERVE NO ALCOHOL	427	2.13%	13	\$452	\$5,876	\$7	\$1,327	2
HEATING AND AIR CONDITIONING	26	1.97%	12	\$12,497	\$149,962	\$2,598	\$2,167	14
FURNITURE/FIXTURES/UPHOLSTERY	18	1.97%	12	\$9,283	\$111,399	\$12,114	\$11,670	15
MANUFACTURERS - NOC	22	1.64%	10	\$56,380	\$563,801	\$16,622	\$6,019	22
CANDY OR CONFECTIONARY PRODUCTS	42	1.64%	10	\$730	\$7,302	\$154	\$1,102	3
FROZEN FOODS	40	1.64%	10	\$5,235	\$52,348	\$124	\$565	4
FOOD PRODUCTS - NOT DRY	69	1.64%	10	\$2,791	\$27,909	\$4,761	\$5,289	6
CARPENTRY AND FLOOR COVERINGS	18	1.31%	8	\$44,952	\$359,617	\$4,929	\$38,025	8
AUTO REPAIR SHOPS/DISMANTLING	16	1.15%	7	\$3,459	\$24,214	\$2,095	\$4,500	3
FURS, FABRICS AND OTHER CLOTHING	7	0.99%	6	\$209	\$1,256	\$0	\$134	1
MINING/DREDGING/DOCK OPER/EXCAVATION	8	0.99%	6	\$8,749	\$52,492	\$2,626	\$8,917	22
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	17	0.99%	6	\$75,260	\$451,557	\$33,058	\$13,338	10
GROCERY STORES/MARKETS/COMMISSARIES	16	0.99%	6	\$2,272	\$13,631	\$123	\$1,892	5
CLUBS/CONVENTIONS	15	0.99%	6	\$85,123	\$510,738	\$21,210	\$9,417	24
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	9	0.82%	5	\$16,924	\$84,621	\$117	\$16,724	12
ELECTRIC CABLES, CONDUIT, AND WIRING	12	0.82%	5	\$271,669	\$1,358,347	\$9,084	\$9,949	7
OIL, FUEL, GAS - CO AND DISTRIBUTORS	6	0.66%	4	\$48,398	\$193,592	\$4,450	\$54,421	9
FARM MACHINERY	6	0.66%	4	\$27,108	\$108,432	\$12,487	\$8,250	15
GARDENING EQUIPMENT AND LANDSCAPING	6	0.66%	4	\$2,930	\$11,720	\$0	\$2,835	4
WATER SOFTENING EQUIPMENT	4	0.66%	4	\$6,687	\$26,747	\$1,156	\$5,829	1
MASONRY, PLASTERING, MARBLE, OR TILE	7	0.66%	4	\$48,969	\$195,875	\$39,281	\$530	20
METAL ERECTION	5	0.66%	4	\$1,595	\$6,381	\$0	\$1,717	5
MEAT, FISH, POULTRY, AND SEAFOOD	15	0.66%	4	\$2,974	\$11,897	\$0	\$1,585	14
WHEEL AND TIRE MFG	5	0.66%	4	\$7,106	\$28,425	\$94	\$4,050	7
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	3	0.49%	3	\$9,500	\$28,500	\$2,951	\$6,667	11
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBM	4	0.49%	3	\$24,000	\$72,000	\$2,711	\$4,333	17
ELECTRICAL EQUIPMENT	8	0.49%	3	\$124,759	\$374,278	\$47,542	\$19,862	42
DELI, CATERERS, AND CAFETERIAS	18	0.49%	3	\$901	\$2,702	\$0	\$33	4
GASOLINE STATIONS	4	0.33%	2	\$3,425	\$6,849	\$0	\$11,500	2
INSULATION - OTHER THAN ASBESTOS	2	0.33%	2	\$12,694	\$25,387	\$0	\$1,000	7
CONCRETE AND ASPHALT CONSTRUCTION	6	0.33%	2	\$10,541	\$21,082	\$959	\$1,000	8
GLASS DEALERS AND GLAZIERS	4	0.33%	2	\$18,034	\$36,068	\$488	\$1,250	15
BUILDING MATERIALS	4	0.33%	2	\$5,126	\$10,252	\$19,042	\$10,003	45
TEXTILE MFG	4	0.33%	2	\$5,768	\$11,535	\$27,090	\$16,500	20
FERTILIZERS	5	0.33%	2	\$6,122	\$12,244	\$0	\$500	4
FARMS/RANCHES	10	0.33%	2	\$8,675	\$17,350	\$0	\$9,250	4
BRUSH OR BROOM MFG	2	0.33%	2	\$1,446	\$2,892	\$0	\$1,446	1
PLASTIC, RUBBER GOODS - MFG	156	0.33%	2	\$4,685	\$9,369	\$0	\$1,275	10
BOTTLE AND JAR MFG	3	0.33%	2	\$17,755	\$35,510	\$0	\$10,500	13
FIREARMS, AMMUNITION - MFG AND REPAIR	1	0.16%	1	\$10,000	\$10,000	\$5,709	\$10,000	9
BOAT OR SHIP BUILDING	1	0.16%	1	\$391,051	\$391,051	\$0	\$400,000	6
WALL AND CEILING INSTALLATION	1	0.16%	1	\$25,000	\$25,000	\$22,688	\$10,000	36
GAS, STEAM, WATER, AND SEWER MAINS	1	0.16%	1	\$35,000	\$35,000	\$4,136	\$1,500	19
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	1	0.16%	1	\$256	\$256	\$0	\$1,000	1
ICE DEALERS AND DISTRIBUTORS	1	0.16%	1	\$4,760	\$4,760	\$0	\$6,000	0
ANIMAL FEED	7	0.16%	1	\$48,174	\$48,174	\$22,434	\$75,000	20
BEVERAGE BOTTLER - NON-ALCOHOLIC	2	0.16%	1	\$30,000	\$30,000	\$41,914	\$300	22
TENTS AND CANOPIES	1	0.16%	1	\$75,000	\$75,000	\$9,964	\$650	13
LUMBER-WOOD MFG/PRUNING/TRIMMING	5	0.16%	1	\$508	\$508	\$0	\$1,000	1
LADDERS, HOISTS, AND SCAFFOLDS	1	0.16%	1	\$250,000	\$250,000	\$0	\$25,000	33
PATTERN MFG	1	0.16%	1	\$4,622	\$4,622	\$0	\$8	0
CHEMICAL MFG/CHEMISTS	18	0.16%	1	\$1,500	\$1,500	\$22	\$1,500	14
ENGINE-TURBINE-BEARING MFG	2	0.16%	1	\$615	\$615	\$0	\$615	1
OPTICAL AND HEARING GOODS	3	0.16%	1	\$400	\$400	\$0	\$400	0
COSMETICS	4	0.16%	1	\$27,000	\$27,000	\$18,704	\$1,000	33
STONE AND GEM CUTTING OR POLISHING	1	0.16%	1	\$9,549	\$9,549	\$0	\$15,000	2

**PRODUCT LIABILITY
PRODUCT TYPE
FOR 2012**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
STORES AND DISTR - NO FOOD OR DRINK	3	0.16%	1	\$1,500	\$1,500	\$0	\$250	2
RECYCLING CENTERS/SALVAGE	1	0.16%	1	\$5,000	\$5,000	\$4,898	\$75,000	16
PACKING HOUSES	1	0.16%	1	\$146	\$146	\$0	\$0	1
OFFICE MACHINES, COMPUTERS - OTHER	2	0.00%	0	\$0	\$0	\$0	\$0	0
RAILROAD/TRAIN MFG/CONSTRUCTION	3	0.00%	0	\$0	\$0	\$0	\$0	0
CONTRACTOR EQUIPMENT	2	0.00%	0	\$0	\$0	\$0	\$0	0
SHOES, BOOTS, OR SLIPPERS	2	0.00%	0	\$0	\$0	\$0	\$0	0
FURNITURE OR WOODWORK STRIPPING	1	0.00%	0	\$0	\$0	\$0	\$0	0
ALARMS AND DETECTION DEVICES	2	0.00%	0	\$0	\$0	\$0	\$0	0
WAX/PAINT/VARNISH/PAINTING	7	0.00%	0	\$0	\$0	\$0	\$0	0
SALT, PHOSPHATES, AND LIME	1	0.00%	0	\$0	\$0	\$0	\$0	0
BOILER, STEAM PIPES	1	0.00%	0	\$0	\$0	\$0	\$0	0
REFRIGERATION	1	0.00%	0	\$0	\$0	\$0	\$0	0
TV OR RADIO OR STEREO	1	0.00%	0	\$0	\$0	\$0	\$0	0
FENCES	1	0.00%	0	\$0	\$0	\$0	\$0	0
ROOFING	4	0.00%	0	\$0	\$0	\$0	\$0	0
WATER AND FIRE PROOFING	1	0.00%	0	\$0	\$0	\$0	\$0	0
DAIRY PRODUCTS	2	0.00%	0	\$0	\$0	\$0	\$0	0
CONCESSIONAIRES	16	0.00%	0	\$0	\$0	\$0	\$0	0
CROP SPRAYING AND PESTICIDES	21	0.00%	0	\$0	\$0	\$0	\$0	0
BAKERIES AND BAKERY GOODS	2	0.00%	0	\$0	\$0	\$0	\$0	0
ALCOHOL, LIQUOR - MFG, DISTR, STORES	1	0.00%	0	\$0	\$0	\$0	\$0	0
DOOR AND WINDOWS MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
HARDWARE, HOME IMPROVEMENT STORES	3	0.00%	0	\$0	\$0	\$0	\$0	0
PAPER PRODUCTS	4	0.00%	0	\$0	\$0	\$0	\$0	0
BOXES AND COMPOSITION GOODS	1	0.00%	0	\$0	\$0	\$0	\$0	0
DRUG AND PHARMACEUTICALS	3	0.00%	0	\$0	\$0	\$0	\$0	0
METAL EXTRACTION AND PROCESSING	1	0.00%	0	\$0	\$0	\$0	\$0	0
CUTLERY, RAZORS, AND FLATWARE	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOOL MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
LIGHTS, LANTERNS, AND LAMPS	6	0.00%	0	\$0	\$0	\$0	\$0	0
COMMUNICATION/RECORDING SYS/INTERNET PR	1	0.00%	0	\$0	\$0	\$0	\$0	0
BATTERIES	3	0.00%	0	\$0	\$0	\$0	\$0	0
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	1	0.00%	0	\$0	\$0	\$0	\$0	0
RECREATIONAL VEHICLE MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
AIRCRAFT OR AIRCRAFT PARTS MFG	3	0.00%	0	\$0	\$0	\$0	\$0	0
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	2	0.00%	0	\$0	\$0	\$0	\$0	0
SWIMMING POOLS/SAUNAS	1	0.00%	0	\$0	\$0	\$0	\$0	0
PIPE MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
GRAIN ELEVATOR OPERATIONS	1	0.00%	0	\$0	\$0	\$0	\$0	0
FREIGHT FORWARDERS/TRUCKERS	1	0.00%	0	\$0	\$0	\$0	\$0	0
PET GROOMING/STORES/TRAINING	1	0.00%	0	\$0	\$0	\$0	\$0	0
PIPELINES/WELLS	1	0.00%	0	\$0	\$0	\$0	\$0	0
WELDING	5	0.00%	0	\$0	\$0	\$0	\$0	0
SAND OR GRAVEL DIGGING, QUARRIES	2	0.00%	0	\$0	\$0	\$0	\$0	0
PRINTING/UBLISHERS	2	0.00%	0	\$0	\$0	\$0	\$0	0
JANITORIAL SERVICES	1	0.00%	0	\$0	\$0	\$0	\$0	0
RENTAL STORES	1	0.00%	0	\$0	\$0	\$0	\$0	0
WHARF/WATERFRONT PROPERTY	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	4,045	100.00%	609	\$16,944	\$10,318,617	\$5,602	\$4,586	10

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2003 - 2012**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	55,757	31.81%	3,052	\$23,729	\$72,420,028	\$2,891	\$4,610	29
APPLIANCES AND ACCESSORIES	3,741	21.03%	2,017	\$2,148	\$4,332,453	\$270	\$1,790	1
CONTRACTORS - NOC	919	3.10%	297	\$20,555	\$6,104,755	\$6,424	\$3,947	21
CHEMICAL MFG/CHEMISTS	823	3.09%	296	\$23,351	\$6,911,846	\$3,534	\$19,802	27
PUTTY PRODUCTS	292	3.03%	291	\$155	\$45,105	\$0	\$0	31
RESTAURANTS - SERVE NO ALCOHOL	1,747	2.59%	248	\$12,667	\$3,141,492	\$1,743	\$1,623	7
RESTAURANTS - SERVE ALCOHOL	697	2.13%	204	\$4,830	\$985,397	\$850	\$1,507	6
PLUMBING	345	1.97%	189	\$14,211	\$2,685,809	\$1,907	\$4,752	7
CANDY OR CONFECTIONARY PRODUCTS	482	1.90%	182	\$1,047	\$190,496	\$39	\$986	5
MANUFACTURERS - NOC	1,774	1.73%	166	\$213,502	\$35,441,354	\$40,582	\$6,197	34
FOOD PRODUCTS - DRY	320	1.25%	120	\$4,481	\$537,751	\$847	\$2,771	6
FURNITURE/FIXTURES/UPHOLSTERY	212	1.14%	109	\$84,621	\$9,223,708	\$8,464	\$13,061	13
HEATING AND AIR CONDITIONING	190	1.03%	99	\$27,301	\$2,702,779	\$4,659	\$5,884	11
GASOLINE STATIONS	159	0.99%	95	\$3,128	\$297,155	\$1,148	\$2,871	5
FOOD PRODUCTS - NOT DRY	290	0.93%	89	\$8,973	\$798,587	\$848	\$9,076	8
CARPENTRY AND FLOOR COVERINGS	194	0.84%	81	\$13,468	\$1,090,913	\$3,766	\$8,205	12
INSULATION - OTHER THAN ASBESTOS	150	0.82%	79	\$28,984	\$2,289,756	\$4,473	\$401	21
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	166	0.80%	77	\$131,530	\$10,127,775	\$51,875	\$60,907	28
ANIMAL FEED	150	0.74%	71	\$32,843	\$2,331,867	\$5,207	\$30,228	13
COSMETICS	123	0.74%	71	\$3,412	\$242,265	\$511	\$3,611	7
PRODUCTS - COMPLETED OPERATIONS - NOC	294	0.70%	67	\$264,240	\$17,704,051	\$26,998	\$10,488	21
AUTO REPAIR SHOPS/DISMANTLING	113	0.68%	65	\$22,822	\$1,483,408	\$1,716	\$6,866	6
GAS, STEAM, WATER, AND SEWER MAINS	104	0.63%	60	\$22,204	\$1,332,261	\$4,066	\$3,361	7
DRUG AND PHARMACEUTICALS	966	0.63%	60	\$44,911	\$2,694,645	\$10,337	\$35,912	36
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	133	0.56%	54	\$83,180	\$4,491,697	\$22,326	\$52,883	16
OIL, FUEL, GAS - CO AND DISTRIBUTORS	92	0.55%	53	\$103,239	\$5,471,660	\$73,305	\$30,308	10
PLASTIC, RUBBER GOODS - MFG	341	0.54%	52	\$32,195	\$1,674,131	\$19,136	\$20,286	20
ROOFING	101	0.53%	51	\$90,257	\$4,603,091	\$31,882	\$47,365	20
ELECTRICAL EQUIPMENT	1,512	0.51%	49	\$108,859	\$5,334,067	\$22,577	\$41,184	19
MEAT, FISH, POULTRY, AND SEAFOOD	141	0.48%	46	\$3,169	\$145,777	\$1,156	\$3,158	8
FROZEN FOODS	138	0.48%	46	\$4,652	\$213,996	\$906	\$4,301	5
CLUBS/CONVENTIONS	121	0.46%	44	\$41,493	\$1,825,712	\$13,802	\$6,025	15
DOOR AND WINDOWS MFG	95	0.45%	43	\$60,680	\$2,609,238	\$46,288	\$15,122	26
FARM MACHINERY	81	0.43%	41	\$45,186	\$1,852,638	\$10,346	\$26,267	14
GROCERY STORES/MARKETS/COMMISSARIES	126	0.41%	39	\$9,022	\$351,856	\$762	\$5,410	6
ELECTRIC CABLES, CONDUIT, AND WIRING	83	0.39%	37	\$393,886	\$14,573,774	\$60,661	\$4,763	12
WAX/PAINT/VARNISH/PAINTING	72	0.36%	35	\$114,411	\$4,004,391	\$274,200	\$28,399	21
FARMS/RANCHES	75	0.35%	34	\$101,966	\$3,466,847	\$35,905	\$34,216	25
MINING/DREDGING/DOCK OPER/EXCAVATION	78	0.34%	33	\$8,277	\$273,148	\$5,659	\$3,968	10
CONCRETE AND ASPHALT CONSTRUCTION	492	0.33%	32	\$20,046	\$641,465	\$11,139	\$12,951	20
BEVERAGE BOTTLER - NON-ALCOHOLIC	50	0.33%	32	\$13,603	\$435,288	\$1,902	\$1,489	10
WHEEL AND TIRE MFG	45	0.31%	30	\$92,924	\$2,787,733	\$21,769	\$9,346	17
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	52	0.29%	28	\$116,952	\$3,274,661	\$29,562	\$25,552	21
SHOES, BOOTS, OR SLIPPERS	47	0.28%	27	\$7,738	\$208,929	\$470	\$6,743	10
GARDENING EQUIPMENT AND LANDSCAPING	54	0.26%	25	\$24,030	\$600,751	\$4,826	\$18,607	12
MASONRY, PLASTERING, MARBLE, OR TILE	35	0.25%	24	\$17,894	\$429,462	\$16,852	\$4,532	11
BATTERIES	32	0.25%	24	\$13,703	\$328,866	\$6,900	\$3,024	12
CONCESSIONAIRES	70	0.24%	23	\$3,130	\$71,998	\$731	\$3,920	7
WATER SOFTENING EQUIPMENT	34	0.23%	22	\$6,273	\$137,997	\$1,302	\$3,052	3
CUTLERY, RAZORS, AND FLATWARE	27	0.22%	21	\$8,479	\$178,064	\$565	\$5,231	10
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	297	0.21%	20	\$174,046	\$3,480,918	\$49,178	\$48,932	19
GLASS DEALERS AND GLAZIERS	39	0.20%	19	\$15,184	\$288,502	\$1,383	\$3,628	10
FURS, FABRICS AND OTHER CLOTHING	38	0.19%	18	\$36,046	\$648,820	\$24,710	\$52,483	8
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBM	42	0.18%	17	\$104,109	\$1,769,845	\$24,613	\$11,974	12
BAKERIES AND BAKERY GOODS	104	0.18%	17	\$16,210	\$275,573	\$6,090	\$1,287	11
DELI, CATERERS, AND CAFETERIAS	70	0.17%	16	\$919	\$14,705	\$0	\$1,859	4
RECREATIONAL VEHICLE MFG	41	0.17%	16	\$180,125	\$2,881,996	\$24,529	\$244,313	29
TOOL MFG	41	0.16%	15	\$421,120	\$6,316,797	\$3,177	\$80,636	23
STONE AND GEM CUTTING OR POLISHING	21	0.16%	15	\$1,327	\$19,905	\$959	\$8,012	45
METAL ERECTION	38	0.15%	14	\$58,535	\$819,483	\$24,881	\$3,005	9
VALVES, PUMPS, COMPRESSORS MFG	33	0.14%	13	\$34,501	\$448,517	\$9,303	\$161,010	17
DAIRY PRODUCTS	41	0.14%	13	\$77,731	\$1,010,498	\$5,861	\$847,092	5

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2003 - 2012**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
WATER BOTTLING	15	0.13%	12	\$1,134	\$13,613	\$107	\$1,867	1
LIGHTS, LANTERNS, AND LAMPS	31	0.13%	12	\$26,891	\$322,688	\$6,777	\$20,839	11
STORES AND DISTR - NO FOOD OR DRINK	40	0.13%	12	\$22,992	\$275,905	\$9,058	\$24,021	19
REFRIGERATION	27	0.11%	11	\$99,888	\$1,098,766	\$33,799	\$7,877	18
LUMBER-WOOD MFG/PRUNING/TRIMMING	24	0.11%	11	\$10,884	\$119,719	\$79,623	\$32,284	10
FERTILIZERS	19	0.11%	11	\$14,054	\$154,599	\$347	\$1,591	4
CONTRACTOR EQUIPMENT	18	0.10%	10	\$126,378	\$1,263,782	\$18,550	\$26,650	21
TEXTILE MFG	14	0.10%	10	\$9,678	\$96,780	\$5,418	\$4,142	9
PAPER PRODUCTS	26	0.10%	10	\$5,579	\$55,793	\$8,689	\$3,560	11
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	47	0.10%	10	\$87,955	\$879,553	\$8,334	\$14,700	11
BOTTLE AND JAR MFG	16	0.10%	10	\$9,995	\$99,948	\$2,066	\$9,160	9
BUILDING MATERIALS	27	0.09%	9	\$14,908	\$134,168	\$28,018	\$15,955	23
COMMUNICATION/RECORDING SYS/INTERNET PR	26	0.09%	9	\$13,017	\$117,154	\$418	\$11,791	11
OFFICE MACHINES, COMPUTERS - OTHER	20	0.08%	8	\$508,135	\$4,065,079	\$11,134	\$490,409	26
BOAT OR SHIP BUILDING	12	0.08%	8	\$252,194	\$2,017,551	\$47,387	\$203,750	25
SOAP AND DETERGENTS	25	0.08%	8	\$115,701	\$925,606	\$17,857	\$39,189	12
PIPE MFG	13	0.08%	8	\$85,059	\$680,475	\$69,816	\$62,935	24
JANITORIAL SERVICES	13	0.08%	8	\$188,765	\$1,510,121	\$5,861	\$3,725	20
BOATS - USE	18	0.07%	7	\$437,430	\$3,062,013	\$6,253	\$4,672	25
SALT, PHOSPHATES, AND LIME	15	0.06%	6	\$278	\$1,667	\$0	\$397	4
TANK BLDG/WAREHOUSES/VACANT BLDGS	11	0.06%	6	\$56,037	\$336,219	\$17,773	\$22,500	21
ENGINE-TURBINE-BEARING MFG	8	0.06%	6	\$70,095	\$420,570	\$32,788	\$2,573	6
BRUSH OR BROOM MFG	6	0.06%	6	\$55,156	\$330,937	\$4,221	\$117,649	8
SIGN MFG AND INSTALLATION	15	0.06%	6	\$35,699	\$214,196	\$4,561	\$1,816	13
SWIMMING POOLS/SAUNAS	14	0.06%	6	\$194,604	\$1,167,626	\$18,118	\$175,733	36
ALARMS AND DETECTION DEVICES	17	0.05%	5	\$275,078	\$1,375,391	\$104,001	\$113,100	37
SEPTIC TANKS	9	0.05%	5	\$6,119	\$30,595	\$1,070	\$10,920	9
FENCES	7	0.05%	5	\$57,598	\$287,991	\$17,460	\$1,180	17
WATER AND FIRE PROOFING	11	0.05%	5	\$223,822	\$1,119,111	\$11,387	\$13,116	52
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	23	0.05%	5	\$1,975	\$9,876	\$0	\$3,870	3
ICE DEALERS AND DISTRIBUTORS	7	0.05%	5	\$2,262	\$11,310	\$0	\$4,620	3
CROP SPRAYING AND PESTICIDES	28	0.05%	5	\$21,198	\$105,992	\$184	\$10,799	7
TOYS/GAMES	8	0.05%	5	\$13,604	\$68,021	\$9,019	\$15,080	15
WELDING	139	0.05%	5	\$168,271	\$841,355	\$31,407	\$18,640	15
CARPET AND FURNITURE CLEANING	10	0.04%	4	\$1,058	\$4,231	\$0	\$1,075	1
PARKING-PUBLIC/PRIVATE MFG	5	0.04%	4	\$3,063	\$12,250	\$3,260	\$4,800	46
ADHESIVE AND ABRASIVE GOODS	8	0.04%	4	\$296,300	\$1,185,200	\$120,187	\$11,375	14
INK AND DYES	7	0.04%	4	\$64,900	\$259,600	\$39,832	\$15,100	17
FUMIGATING	4	0.04%	4	\$22,094	\$88,376	\$8,293	\$25,332	28
OPTICAL AND HEARING GOODS	8	0.04%	4	\$88,850	\$355,401	\$6,918	\$95,726	47
IRRIGATION EQUIPMENT	10	0.04%	4	\$7,556	\$30,223	\$10,033	\$6,913	9
PRINTING/PUBLISHERS	9	0.04%	4	\$4,397	\$17,589	\$0	\$3,773	2
TV OR RADIO OR STEREO	6	0.03%	3	\$696	\$2,088	\$0	\$867	3
ALCOHOL, LIQUOR - MFG, DISTR, STORES	16	0.03%	3	\$4,375	\$13,125	\$280	\$2,300	4
LADDERS, HOISTS, AND SCAFFOLDS	11	0.03%	3	\$92,917	\$278,750	\$1,282	\$18,333	33
SAND OR GRAVEL DIGGING, QUARRIES	25	0.03%	3	\$12,954	\$38,861	\$6,084	\$4,516	21
FIREARMS, AMMUNITION - MFG AND REPAIR	2	0.02%	2	\$17,500	\$35,000	\$6,027	\$6,250	20
COTTON GOODS MFG/WOOL PULLING-COMBING	3	0.02%	2	\$25,105	\$50,210	\$24,524	\$65,275	2
ELEVATOR, ESCALATOR, MOVING SIDEWALK	3	0.02%	2	\$17,500	\$35,000	\$38,194	\$39,250	52
BLOOD BANKS	4	0.02%	2	\$1,250	\$2,500	\$16,065	\$0	106
NET, ROPE, AND FIBER MFG	4	0.02%	2	\$2,393	\$4,785	\$0	\$2,087	7
HARDWARE, HOME IMPROVEMENT STORES	19	0.02%	2	\$4,841	\$9,681	\$0	\$2,500	6
METAL EXTRACTION AND PROCESSING	4	0.02%	2	\$351,250	\$702,500	\$43,935	\$43,750	26
AEROSOL CONTAINERS	3	0.02%	2	\$63,250	\$126,500	\$67,314	\$2,500	70
JEWELRY AND WATCHES	6	0.02%	2	\$488	\$976	\$34	\$2,125	14
MUSICAL INSTRUMENT MFG/STORES	2	0.02%	2	\$5,562	\$11,124	\$0	\$6,062	4
LABORATORIES	6	0.02%	2	\$198	\$395	\$18	\$750	5
FORESTRY/LAKES/FISHING/GUIDES	3	0.02%	2	\$19,000	\$38,000	\$11,748	\$7,250	35
PIPELINE CONSTRUCTION (OIL)	3	0.02%	2	\$108,025	\$216,049	\$21,594	\$108,300	14
ANIMAL BOARDING/VETERINARIANS/STOCKYARD	2	0.01%	1	\$400	\$400	\$0	\$500	5
BOAT STORAGE OR MARINAS	1	0.01%	1	\$200,000	\$200,000	\$0	\$1,000	87
COLLECTIBLES	1	0.01%	1	\$1,500	\$1,500	\$0	\$0	0

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2003 - 2012**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
FURNITURE OR WOODWORK STRIPPING	2	0.01%	1	\$717	\$717	\$230	\$900	1
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	1	0.01%	1	\$40,000	\$40,000	\$31,002	\$24,999	36
AMUSEMENT DEVICES	1	0.01%	1	\$2,292	\$2,292	\$2,000	\$3,500	8
ENGINEERS, ARCHITECTS, DRAFTSMEN	1	0.01%	1	\$10,000	\$10,000	\$8,687	\$10	17
JUNK AND SCRAP DEALERS	1	0.01%	1	\$4,021	\$4,021	\$0	\$2,500	19
COFFINS, CASKETS, AND MAUSELEUMS	1	0.01%	1	\$35,352	\$35,352	\$60,227	\$700	53
WALL AND CEILING INSTALLATION	4	0.01%	1	\$25,000	\$25,000	\$22,688	\$10,000	36
BABY FOOD	9	0.01%	1	\$13,048	\$13,048	\$0	\$1,325	1
TENTS AND CANOPIES	2	0.01%	1	\$75,000	\$75,000	\$9,964	\$650	13
PATTERN MFG	1	0.01%	1	\$4,622	\$4,622	\$0	\$8	0
BOXES AND COMPOSITION GOODS	4	0.01%	1	\$10,000	\$10,000	\$11,344	\$10,000	31
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	3	0.01%	1	\$171,544	\$171,544	\$0	\$175,000	6
LEAD MFG	41	0.01%	1	\$1,500,000	\$1,500,000	\$1,959,819	\$1,500,000	67
CANS, DRUMS, AND METAL CONTAINERS	2	0.01%	1	\$1,677	\$1,677	\$0	\$500	2
BOLTS, NUTS, NAILS, TACKS, SCREWS	2	0.01%	1	\$600,000	\$600,000	\$121,905	\$500,000	34
VENDING MACHINES MFG	5	0.01%	1	\$10,225	\$10,225	\$2,229	\$2,500	8
MOBILE HOME/TRAILER MFG	1	0.01%	1	\$1,204	\$1,204	\$0	\$0	6
BARBER SUPPLIES AND HAIR PIECES	6	0.01%	1	\$1,333	\$1,333	\$7,661	\$2,500	25
MATCH AND CHARCOAL MFG	2	0.01%	1	\$125,000,000	\$125,000,000	\$719,030	\$0	95
FREIGHT FORWARDERS/TRUCKERS	2	0.01%	1	\$28,171	\$28,171	\$325	\$75,000	3
PET GROOMING/STORES/TRAINING	6	0.01%	1	\$1,810	\$1,810	\$0	\$500	5
DISCOUNT/VARIETY STORES	3	0.01%	1	\$189	\$189	\$0	\$1	1
HOBBY, WALLPAPERS, ART STORES	2	0.01%	1	\$70	\$70	\$0	\$1,325	6
PACKAGING/PACKING/MAIL ORDER	1	0.01%	1	\$1,250	\$1,250	\$0	\$125	6
AUTO RENTAL OR LEASING	1	0.01%	1	\$1,581	\$1,581	\$0	\$5,000	3
THEATERS	2	0.01%	1	\$75,000	\$75,000	\$29,377	\$23,265	36
BUILDINGS/PREMISES BANK OR OFFICE	9	0.01%	1	\$249	\$249	\$0	\$249	1
CLEANING-WINDOW/CHIMNEY	3	0.01%	1	\$90,000	\$90,000	\$2,954	\$20,000	14
CAR WASHES	4	0.01%	1	\$521	\$521	\$0	\$500	1
GOLF COURSES/DRIVING RANGES	1	0.01%	1	\$2,500	\$2,500	\$3,187	\$19,380	40
RECYCLING CENTERS/SALVAGE	2	0.01%	1	\$5,000	\$5,000	\$4,898	\$75,000	16
PACKING HOUSES	1	0.01%	1	\$146	\$146	\$0	\$0	1
HAZARDOUS MATERIAL CONTRACTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
SHIP REPAIR OR MAINTENANCE	1	0.00%	0	\$0	\$0	\$0	\$0	0
RAILROAD/TRAIN MFG/CONSTRUCTION	9	0.00%	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS/HOTELS/MOTELS/DWELLINGS	6	0.00%	0	\$0	\$0	\$0	\$0	0
EXHIBITIONS/MUSEUMS	4	0.00%	0	\$0	\$0	\$0	\$0	0
TOBACCO PRODUCTS	8	0.00%	0	\$0	\$0	\$0	\$0	0
BOILER, STEAM PIPES	3	0.00%	0	\$0	\$0	\$0	\$0	0
DRILLING/SHAFT SINKING	2	0.00%	0	\$0	\$0	\$0	\$0	0
BLDG STRUC/PREFAB MFG/RENOVAT/WRECKING	1	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS/METAL GOODS	7	0.00%	0	\$0	\$0	\$0	\$0	0
AGENCIES/AGENTS	3	0.00%	0	\$0	\$0	\$0	\$0	0
INSTRUMENT MFG/TUNING	36	0.00%	0	\$0	\$0	\$0	\$0	0
AIRCRAFT OR AIRCRAFT PARTS MFG	6	0.00%	0	\$0	\$0	\$0	\$0	0
MOBILE HOME PARKS OR COURTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
CLOCK MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
GRAIN ELEVATOR OPERATIONS	1	0.00%	0	\$0	\$0	\$0	\$0	0
NEWSPAPERS, MAGAZINES, OR BOOKS	1	0.00%	0	\$0	\$0	\$0	\$0	0
PIPELINES/WELLS	9	0.00%	0	\$0	\$0	\$0	\$0	0
LEATHER GOODS	2	0.00%	0	\$0	\$0	\$0	\$0	0
GAS TANKS AND FUEL CONTAINERS MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
SEED MERCHANT	1	0.00%	0	\$0	\$0	\$0	\$0	0
RENTAL STORES	6	0.00%	0	\$0	\$0	\$0	\$0	0
WEIGHERS, SAMPLERS OR INSPECTORS	3	0.00%	0	\$0	\$0	\$0	\$0	0
FLORISTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
BEAUTY-NAIL SALONS/SPAS/TANNING SALONS	16	0.00%	0	\$0	\$0	\$0	\$0	0
CEMETERIES/CREMATORIES/FUNERAL HOMES	1	0.00%	0	\$0	\$0	\$0	\$0	0
HEALTH CARE FACILITIES	2	0.00%	0	\$0	\$0	\$0	\$0	0
WHARF/WATERFRONT PROPERTY	1	0.00%	0	\$0	\$0	\$0	\$0	0
SUGAR REFINING	1	0.00%	0	0	0	0	0	0

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2003 - 2012**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
DIVING - MARINE	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	76,137	100.00%	9,593	\$43,545	\$417,725,458	\$7,230	\$9,936	17

CLAIM DISPOSITION AND CLOSE TIME REPORTING

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment.

The second section presents closed claim data categorized by time intervals to claim resolution.

Each section contains annual summary data for 2012 and a ten-year summary.

PRODUCT LIABILITY CLAIM DISPOSITION FOR 2012

Claim Disposition	% of Paid Claims	Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
BEFORE COURT PROCEEDING INITIATED	67.16%	409	\$5,090	\$2,081,932	\$830	\$2,753	3
NOT SPECIFIED	0.16%	1	\$463,310	\$463,310	\$83,094	\$5,000	50
JUDGEMENT FOR PLAINTIFF	0.16%	1	\$25,000	\$25,000	\$0	\$18,500	12
ALL OTHER INCLUDING DISMISSALS	32.51%	198	\$39,133	\$7,748,375	\$15,096	\$8,300	22
TOTAL	100.00%	609	\$16,944	\$10,318,617	\$5,602	\$4,586	10

PRODUCT LIABILITY

TEN YEAR SUMMARY OF CLAIM DISPOSITION

FOR YEARS 2003 - 2012

Claim Disposition	% of Paid Claims	Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
BEFORE COURT PROCEEDING INITIATED	49.32%	4,731	\$15,474	\$73,206,591	\$1,891	\$6,330	5
NOT SPECIFIED	0.01%	1	\$463,310	\$463,310	\$83,094	\$5,000	50
DIRECTED VERDICT FOR PLAINTIFF	0.20%	19	\$5,338	\$101,423	\$5,295	\$2,207	8
DIRECTED VERDICT FOR DEFENDANT	0.03%	3	\$490,000	\$1,470,000	\$191,260	\$215,489	34
JUDGEMENT FOR DEFENDANT	0.02%	2	\$55,000	\$110,000	\$1,020	\$85,511	4
JUDGEMENT FOR PLAINTIFF	0.15%	14	\$1,514,972	\$21,209,608	\$258,995	\$11,241	39
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.02%	2	\$335,000	\$670,000	\$1,713,350	\$375,000	63
ARBITRATION	0.17%	16	\$89,822	\$1,437,149	\$43,424	\$30,552	21
ALL OTHER INCLUDING DISMISSALS	50.09%	4,805	\$66,401	\$319,057,377	\$10,801	\$13,135	29
TOTAL	100.00%	9,593	\$43,545	\$417,725,458	\$7,230	\$9,936	17

PRODUCT LIABILITY CLOSE TIME REPORTING FOR 2012

Number of Months From Report to Close	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Reported to Close
0-6	63.22%	385	\$5,025	\$1,934,530	\$213	\$2,801	1
7-12	9.20%	56	\$13,280	\$743,684	\$2,237	\$4,609	10
13-18	8.21%	50	\$24,926	\$1,246,303	\$2,488	\$5,632	15
19-24	7.06%	43	\$29,497	\$1,268,389	\$10,501	\$11,836	21
25-30	3.61%	22	\$105,930	\$2,330,457	\$18,033	\$14,659	28
31-36	1.97%	12	\$70,339	\$844,073	\$30,882	\$7,237	33
37-42	1.64%	10	\$29,425	\$294,248	\$18,424	\$5,000	40
43-48	1.15%	7	\$31,040	\$217,280	\$17,572	\$5,214	46
49-54	1.48%	9	\$64,135	\$577,216	\$51,480	\$850	52
55-60	1.15%	7	\$60,147	\$421,030	\$28,549	\$8,000	55
61-66	0.82%	5	\$63,281	\$316,407	\$140,929	\$14,717	62
67-72	0.33%	2	\$55,000	\$110,000	\$69,448	\$16,250	70
73-78	0.00%	0	\$0	\$0	\$0	\$0	0
79-84	0.00%	0	\$0	\$0	\$0	\$0	0
85-90	0.00%	0	\$0	\$0	\$0	\$0	0
91-96	0.00%	0	\$0	\$0	\$0	\$0	0
97-102	0.16%	1	\$15,000	\$15,000	\$47,085	\$0	97
103-108	0.00%	0	\$0	\$0	\$0	\$0	0
Greater than 108	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	100.00%	609	\$16,944	\$10,318,617	\$5,602	\$4,586	10

PRODUCT LIABILITY

TEN YEAR SUMMARY OF CLOSE TIME REPORTING

FOR YEARS 2003 - 2012

Number of Months From Report to Close	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	43.91%	4,212	\$5,902	\$24,861,095	\$252	\$3,080	1
7-12	9.67%	928	\$27,391	\$25,418,927	\$2,468	\$10,243	10
13-18	10.06%	965	\$35,020	\$33,794,484	\$13,704	\$17,831	15
19-24	10.79%	1,035	\$27,926	\$28,903,482	\$4,037	\$19,353	21
25-30	10.04%	963	\$22,534	\$21,700,365	\$7,686	\$9,233	27
31-36	6.30%	604	\$46,038	\$27,806,715	\$8,043	\$8,462	33
37-42	2.18%	209	\$104,033	\$21,742,994	\$21,248	\$44,035	39
43-48	1.28%	123	\$110,772	\$13,624,934	\$37,322	\$19,153	45
49-54	1.09%	105	\$42,145	\$4,425,213	\$31,542	\$16,476	51
55-60	0.59%	57	\$90,616	\$5,165,135	\$64,065	\$19,306	57
61-66	0.52%	50	\$106,836	\$5,341,782	\$48,040	\$17,263	63
67-72	0.56%	54	\$169,553	\$9,155,887	\$70,730	\$42,283	69
73-78	0.32%	31	\$98,999	\$3,068,957	\$42,701	\$4,424	76
79-84	0.36%	35	\$29,740	\$1,040,893	\$13,125	\$6,092	82
85-90	0.32%	31	\$703,728	\$21,815,583	\$102,067	\$27,887	87
91-96	0.29%	28	\$4,543,770	\$127,225,563	\$48,341	\$18,285	93
97-102	0.17%	16	\$157,786	\$2,524,582	\$41,987	\$12,188	99
103-108	0.16%	15	\$4,884	\$73,254	\$5,046	\$710	106
Greater than 108	1.38%	132	\$303,300	\$40,035,613	\$53,606	\$16,186	150
TOTAL	100.00%	9,593	\$43,545	\$417,725,458	\$7,230	\$9,936	17

PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE

(Derived from the Page 19 Supplement)

The tables in this section were generated by using the Missouri Page 19 Supplement data, filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 2011 and 2012.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share company.

This section contains data for year ending 2012.

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2012 Written Premium	2011 - 2012 % of Change in Premium	2011 Written Premium	2010 - 2011 % of Change in Premium	2010 Written Premium	2009 - 2010 % of Change in Premium
ACE AMERICAN INSURANCE COMPANY	\$814,965	79.45%	\$454,149	0.01%	\$454,096	-43.32%
ACUITY A MUTUAL INSURANCE COMPANY	\$225,011	3.24%	\$217,954	34.70%	\$161,808	-21.16%
ADDISON INSURANCE COMPANY	\$846,320	23.72%	\$684,045	36.67%	\$500,513	-16.72%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$1,222,451	232.16%	\$368,027	81.91%	\$202,313	78.43%
ALLSTATE INSURANCE COMPANY	\$3,399	124.21%	\$1,516	-31.65%	\$2,218	-49.80%
AMCO INSURANCE COMPANY	\$395,688	5.55%	\$374,871	64.62%	\$227,720	61.65%
AMERICAN CASUALTY COMPANY OF READING PENNS	\$19,209	7.49%	\$17,871	18.26%	\$15,111	-15.81%
AMERICAN ECONOMY INSURANCE COMPANY	\$2,796	-12.79%	\$3,206	13.93%	\$2,814	-28.49%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	\$35,919	41.87%	\$25,318	11.65%	\$22,676	-30.21%
AMERICAN FIRE & CASUALTY COMPANY	\$3,665	-0.68%	\$3,690	-76.70%	\$15,836	-56.48%
AMERICAN GUARANTEE & LIABILITY INSURANCE COM	\$1,684,954	7.68%	\$1,564,730	5.48%	\$1,483,417	-23.50%
AMERICAN INSURANCE COMPANY THE	\$111,055	14.79%	\$96,747	7.85%	\$89,705	-34.79%
AMERICAN STATES INSURANCE COMPANY	\$24,670	90.63%	\$12,941	-6.44%	\$13,832	-29.99%
AMERISURE INSURANCE COMPANY	\$96,265	-23.03%	\$125,063	69.10%	\$73,958	-34.65%
AMERISURE MUTUAL INSURANCE COMPANY	\$49,551	971.84%	\$4,623	-88.25%	\$39,330	10.30%
ARCH INSURANCE COMPANY	\$390,772	63.49%	\$239,022	92.42%	\$124,216	-65.13%
BITUMINOUS CASUALTY CORPORATION	\$3,812	45.83%	\$2,614	180.47%	\$932	-81.28%
CAPITOL INDEMNITY CORPORATION	\$16,914	155.50%	\$6,620	-58.15%	\$15,818	-11.42%
CATLIN INSURANCE COMPANY INC	\$404,923	-2.60%	\$415,744	53.63%	\$270,607	-1.43%
CHARTER OAK FIRE INSURANCE CO THE	\$232,770	1.37%	\$229,627	49.23%	\$153,877	-61.24%
CINCINNATI INSURANCE COMPANY THE	\$1,334,987	5.81%	\$1,261,679	-0.45%	\$1,267,338	-4.12%
CITIZENS INSURANCE COMPANY OF AMERICA	-\$26	-108.87%	\$293	42.93%	\$205	-1.91%
COLUMBIA MUTUAL INSURANCE COMPANY	\$213,450	11.75%	\$191,008	-10.19%	\$212,681	18.73%
COMMERCE AND INDUSTRY INSURANCE CO	\$850	2641.94%	\$31	-97.38%	\$1,181	-36.98%
CONTINENTAL INSURANCE COMPANY THE	\$12,444	-22.95%	\$16,150	-30.98%	\$23,398	-31.87%
CONTINENTAL WESTERN INSURANCE COMPANY	\$47,212	518.20%	\$7,637	2.70%	\$7,436	-43.89%
COUNTRY MUTUAL INSURANCE COMPANY	\$13,370	145.10%	\$5,455	73.34%	\$3,147	5837.74%
DEPOSITORS INSURANCE COMPANY	\$164,065	-0.26%	\$164,486	87.57%	\$87,694	8.75%
DIAMOND STATE INSURANCE COMPANY	\$778	-1.27%	\$788	3.96%	\$758	48.34%
ELECTRIC INSURANCE COMPANY	\$984,338	-8.02%	\$1,070,204	8.36%	\$987,635	-22.53%
EMCASCO INSURANCE COMPANY	\$165,972	9.04%	\$152,218	-8.95%	\$167,176	2.97%
EMPLOYERS FIRE INSURANCE COMPANY	\$2,107	-77.22%	\$9,251	-59.87%	\$23,054	-57.63%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	\$28,436	132.38%	\$12,237	-42.65%	\$21,337	2703.81%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$126,178	0.53%	\$125,509	-4.13%	\$130,909	-10.30%
ENDURANCE AMERICAN INSURANCE COMPANY	\$12,021	-70.43%	\$40,659	-0.38%	\$40,813	7.08%
FARMERS ALLIANCE MUTUAL INSURANCE COMPANY		-100.00%	\$3	-99.90%	\$3,119	-51.17%
FARMERS INSURANCE EXCHANGE	\$1,928	4.78%	\$1,840	17.80%	\$1,562	-49.61%
FARMLAND MUTUAL INSURANCE COMPANY	\$239,724	147.97%	\$96,676	-44.81%	\$175,170	317.77%
FEDERAL INSURANCE COMPANY	\$1,551,933	6.21%	\$1,461,246	-27.13%	\$2,005,196	46.54%
FEDERATED MUTUAL INSURANCE COMPANY	\$516,221	8.10%	\$477,558	-5.62%	\$505,978	-21.33%
FEDERATED SERVICE INSURANCE COMPANY	\$372,737	3.28%	\$360,903	39.08%	\$259,495	2.78%
FIREMANS FUND INSURANCE COMPANY	\$143,887	157.97%	\$55,777	-14.04%	\$64,889	117.70%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	\$6,656	-27.33%	\$9,159	-5.74%	\$9,717	-31.71%
GENERAL CASUALTY COMPANY OF WISCONSIN	\$29,166	-0.23%	\$29,234	-33.26%	\$43,804	-18.71%
GENERAL INSURANCE COMPANY OF AMERICA	\$325	-31.14%	\$472	-78.24%	\$2,169	-27.31%
GRANITE STATE INSURANCE COMPANY	\$173,787	39.49%	\$124,583	126.90%	\$54,906	-45.11%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	\$108	-48.57%	\$210	-79.10%	\$1,005	228.43%
GREAT AMERICAN INSURANCE COMPANY OF NEW YC	\$0	-100.00%	\$246	0.00%	\$246	-3.15%
GREAT NORTHERN INSURANCE COMPANY	\$379,428	8.12%	\$350,929	41.15%	\$248,616	13.93%
GREENWICH INSURANCE COMPANY	\$76,770	124.02%	\$34,270	6.59%	\$32,151	532.77%
GRINNELL MUTUAL REINSURANCE COMPANY	\$571,341	0.02%	\$571,213	6.86%	\$534,544	-6.08%
HANOVER INSURANCE COMPANY THE	\$19,130	90.35%	\$10,050	9120.18%	\$109	-91.83%
HARLEYSVILLE INSURANCE COMPANY	\$512	52.38%	\$336	4.02%	\$323	0.00%
HARTFORD CASUALTY INSURANCE CO	\$33,953	-19.38%	\$42,116	-59.49%	\$103,974	-1.77%
HARTFORD FIRE INSURANCE COMPANY	\$992,334	-20.23%	\$1,244,070	121.05%	\$562,798	262.56%
HARTFORD UNDERWRITERS INSURANCE COMPANY	\$1,066	-94.93%	\$21,028	418.57%	\$4,055	-77.86%
HAWKEYE SECURITY INSURANCE COMPANY	\$8,363	264.24%	\$2,296	13.33%	\$2,026	-29.11%
ILLINOIS NATIONAL INSURANCE COMPANY	\$45,977	349.61%	\$10,226	-81.31%	\$54,722	10033.70%
INDEMNITY INSURANCE COMPANY OF NORTH AMERIC	\$2,214	43.49%	\$1,543	-21.64%	\$1,969	6.84%
INDIANA LUMBERMENS MUTUAL INSURANCE COMPAI	\$109,449	-2.60%	\$112,373	-3.98%	\$117,029	-25.34%
LIBERTY INSURANCE CORPORATION	\$46,693	42.65%	\$32,732	-3.16%	\$33,801	-7.59%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$1,203,211	-7.79%	\$1,304,893	-20.89%	\$1,649,448	16.30%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2012 Written Premium	2011 - 2012 % of Change in Premium	2011 Written Premium	2010 - 2011 % of Change in Premium	2010 Written Premium	2009 - 2010 % of Change in Premium
LIBERTY MUTUAL INSURANCE COMPANY	\$550,476	-6.04%	\$585,890	-33.66%	\$883,129	202.07%
LITITZ MUTUAL INSURANCE COMPANY	\$5,277	1.62%	\$5,193	42.94%	\$3,633	114.21%
LM INSURANCE CORPORATION	\$91,493	-27.77%	\$126,672	9.00%	\$116,210	-29.61%
MARKEL AMERICAN INSURANCE COMPANY	\$0	-100.00%	\$1,161	9.12%	\$1,064	-16.35%
MASSACHUSETTS BAY INSURANCE COMPANY	\$38,443	79.60%	\$21,405	475.71%	\$3,718	16.37%
MEDMARC CASUALTY INSURANCE COMPANY	\$488,167	7.44%	\$454,355	0.24%	\$453,256	-9.02%
MID-CONTINENT CASUALTY COMPANY	\$220,089	45.69%	\$151,065	7.11%	\$141,038	-53.83%
MILWAUKEE CASUALTY INSURANCE CO	\$2,211	54.51%	\$1,431	1092.50%	\$120	-65.01%
NATIONAL AMERICAN INSURANCE COMPANY	\$28,965	1042.15%	\$2,536	-6.90%	\$2,724	-69.10%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	\$119,984	-18.67%	\$147,523	1128.54%	\$12,008	-87.64%
NATIONAL INDEMNITY COMPANY	\$7,533	-30.13%	\$10,781	-37.69%	\$17,302	40.91%
NATIONAL SURETY CORPORATION	\$546,632	73.38%	\$315,278	99.39%	\$158,121	11.24%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	\$783,711	26.01%	\$621,962	26.83%	\$490,388	-20.85%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$110,263	4.34%	\$105,680	-10.20%	\$117,679	-8.84%
NETHERLANDS INSURANCE COMPANY THE	\$33,102	33.93%	\$24,716	156.23%	\$9,646	-37.81%
NEW HAMPSHIRE INSURANCE COMPANY	\$16,312	-20.29%	\$20,465	-40.42%	\$34,346	-19.29%
NORTH RIVER INSURANCE COMPANY THE	\$131,240	216.45%	\$41,473	43.93%	\$28,815	33.61%
NORTHLAND INSURANCE COMPANY	\$6,852	-10.75%	\$7,677	61.76%	\$4,746	-46.02%
OAK RIVER INSURANCE COMPANY	\$54,203	-60.26%	\$136,404	5.02%	\$129,887	-19.03%
OHIO CASUALTY INSURANCE COMPANY	\$15,351	-41.31%	\$26,157	-44.62%	\$47,231	-42.08%
OLD REPUBLIC INSURANCE COMPANY	\$352,674	9.05%	\$323,402	1.73%	\$317,905	-29.38%
ONEBEACON AMERICA INSURANCE COMPANY	\$1,074	-94.37%	\$19,071	-38.39%	\$30,952	12.93%
PACIFIC INDEMNITY COMPANY	\$15,017	-51.04%	\$30,671	6.77%	\$28,727	1.08%
PEERLESS INDEMNITY INSURANCE COMPANY	\$6,042	415.09%	\$1,173	-39.35%	\$1,934	108.41%
PEERLESS INSURANCE COMPANY	-\$6,809	-114.48%	\$47,033	168.42%	\$17,522	-25.04%
PENN MILLERS INSURANCE COMPANY	\$800,584	43.75%	\$556,943	62.45%	\$342,830	31.28%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE CO	\$439,126	238.05%	\$129,901	-67.29%	\$397,134	166.60%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	\$33,586	59.98%	\$20,994	-7.83%	\$22,777	525.74%
PHOENIX INSURANCE COMPANY THE	\$131,000	5.88%	\$123,728	-15.75%	\$146,850	-26.50%
PROPERTY & CASUALTY INSURANCE COMPANY OF H	\$0	-100.00%	\$108	-0.92%	\$109	1.87%
REGENT INSURANCE COMPANY	\$2,771	56.64%	\$1,769	-69.57%	\$5,813	-11.64%
RIVERPORT INSURANCE COMPANY	\$335	87.15%	\$179	-45.76%	\$330	-48.36%
SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	\$847	-25.11%	\$1,131	-1.74%	\$1,151	-17.31%
SECURA INSURANCE A MUTUAL COMPANY	\$609,909	7.55%	\$567,107	3.59%	\$547,433	-10.32%
SECURITY NATIONAL INSURANCE COMPANY	\$11,753	-42.97%	\$20,607	13.39%	\$18,173	-37.67%
SELECTIVE INSURANCE COMPANY OF AMERICA	\$121,185	-39.03%	\$198,770	37.61%	\$144,440	358.70%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROL	\$318,462	46.34%	\$217,613	-1.12%	\$220,089	-21.62%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAS	\$203,642	104.94%	\$99,366	50.87%	\$65,861	15.21%
SENTRY INSURANCE A MUTUAL COMPANY	\$469,856	43.76%	\$326,842	29.03%	\$253,306	0.37%
SENTRY SELECT INSURANCE COMPANY	\$192,958	33.49%	\$144,544	-5.96%	\$153,704	-12.10%
SHELTER MUTUAL INSURANCE COMPANY	\$48,813	23.12%	\$39,646	32.98%	\$29,813	12.24%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$87,950	29.42%	\$67,957	-6.46%	\$72,649	380.64%
SOUTHERN INSURANCE COMPANY	\$198	-33.11%	\$296	48.74%	\$199	-11.16%
ST PAUL FIRE & MARINE INSURANCE COMPANY	\$28,189	-16.71%	\$33,845	-24.34%	\$44,735	-83.14%
ST PAUL MERCURY INSURANCE COMPANY	\$894	-42.06%	\$1,543	-8.21%	\$1,681	-93.72%
STAR INSURANCE COMPANY	\$122,653	0.56%	\$121,971	-7.84%	\$132,349	61.51%
STARR INDEMNITY & LIABILITY COMPANY	\$149,406	1190.32%	\$11,579	-81.99%	\$64,278	-48.00%
STATE AUTO PROPERTY & CASUALTY INSURANCE CO	\$281,327	7.33%	\$262,120	-19.19%	\$324,354	-17.60%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	\$22,096	101.64%	\$10,958	-37.86%	\$17,634	-43.41%
THE INSURANCE COMPANY	\$177	-16.90%	\$213	-95.79%	\$5,058	-55.44%
TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	\$38,316	17.81%	\$32,523	-30.98%	\$47,121	-52.63%
TOWER INSURANCE COMPANY OF NEW YORK	\$3,149	-80.01%	\$15,756	3378.15%	\$453	-29.44%
TRANSPORTATION INSURANCE COMPANY	\$52,170	43.85%	\$36,268	3.27%	\$35,120	-43.04%
TRAVELERS INDEMNITY COMPANY	\$221,016	-14.07%	\$257,215	-17.69%	\$312,513	-47.06%
TRAVELERS INDEMNITY COMPANY OF AMERICA	\$17,643	46.63%	\$12,032	-74.54%	\$47,262	141.32%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	\$202,827	-15.84%	\$241,006	1246.63%	\$17,897	160.02%
TRAVELERS PROPERTY CASUALTY COMPANY OF AME	\$1,127,040	21.61%	\$926,773	-5.85%	\$984,340	10.76%
TRINITY UNIVERSAL INSURANCE COMPANY OF KANS.	\$1,995	2877.61%	\$67	-95.48%	\$1,481	-48.31%
TRUCK INSURANCE EXCHANGE	\$2,554	-26.01%	\$3,452	5.60%	\$3,269	43.82%
TWIN CITY FIRE INSURANCE COMPANY	\$758,467	15.00%	\$659,523	-16.42%	\$789,093	48.54%
UNION INSURANCE COMPANY OF PROVIDENCE	\$45,743	36.96%	\$33,400	56.71%	\$21,313	2795.79%
UNITED FIRE AND CASUALTY COMPANY	\$2,384,076	19.36%	\$1,997,332	1.82%	\$1,961,702	-7.27%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2012 Written Premium	2011 - 2012 % of Change in Premium	2011 Written Premium	2010 - 2011 % of Change in Premium	2010 Written Premium	2009 - 2010 % of Change in Premium
UNITED STATES FIRE INSURANCE COMPANY	\$148,019	639.50%	\$20,016	4.33%	\$19,186	91.57%
UNIVERSAL UNDERWRITERS INS CO	-\$44,110	-202.72%	\$42,941	-49.65%	\$85,278	-84.69%
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE C	\$61,253	-60.92%	\$156,719	222.08%	\$48,658	-53.93%
VALLEY FORGE INSURANCE COMPANY	\$127,162	45.21%	\$87,569	14.14%	\$76,719	-51.80%
VIGILANT INSURANCE COMPANY	\$4,816	51.88%	\$3,171	12.97%	\$2,807	-46.95%
WAUSAU BUSINESS INSURANCE COMPANY	\$110,333	15.32%	\$95,673	-3.65%	\$99,295	-10.83%
WAUSAU UNDERWRITERS INSURANCE COMPANY	\$68,912	83.20%	\$37,616	-61.19%	\$96,923	-15.96%
WESCO INSURANCE COMPANY	\$52,624	61.41%	\$32,603	-9.12%	\$35,874	51.95%
WEST AMERICAN INSURANCE COMPANY	\$20,581	102.67%	\$10,155	57.37%	\$6,453	-59.60%
WEST BEND MUTUAL INSURANCE COMPANY	\$354,514	20.83%	\$293,388	55.00%	\$189,284	99.95%
WESTFIELD INSURANCE COMPANY	\$0	-100.00%	\$191	-88.40%	\$1,647	707.35%
XL INSURANCE AMERICA INC	\$76,329	-0.07%	\$76,383	135.43%	\$32,444	-22.50%
ZURICH AMERICAN INSURANCE COMPANY	\$104,695	-65.46%	\$303,142	117.14%	\$139,609	-84.55%
TOTAL	\$29,564,346	7.25%	\$27,566,570	10.52%	\$24,941,616	-7.91%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2012**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
UNITED FIRE AND CASUALTY COMPANY	\$2,384,076	8.06%	\$2,300,774	\$1,120,518	\$816,210	35.48%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPA	\$1,684,954	5.70%	\$1,556,966	\$0	\$148,682	9.55%
FEDERAL INSURANCE COMPANY	\$1,551,933	5.25%	\$1,527,433	\$640,370	\$1,206,855	79.01%
CINCINNATI INSURANCE COMPANY THE	\$1,334,987	4.52%	\$1,319,119	\$1,913,089	\$59,763	4.53%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$1,222,451	4.13%	\$1,005,766	\$0	\$284,229	28.26%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$1,203,211	4.07%	\$1,296,869	\$44,027	-\$15,659	-1.21%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERIC	\$1,127,040	3.81%	\$1,111,994	\$70,332	\$262,118	23.57%
HARTFORD FIRE INSURANCE COMPANY	\$992,334	3.36%	\$1,153,765	-\$578,800	-\$413,409	-35.83%
ELECTRIC INSURANCE COMPANY	\$984,338	3.33%	\$984,338	\$1,095,558	\$160,411	16.30%
ADDISON INSURANCE COMPANY	\$846,320	2.86%	\$830,795	\$73,667	\$299,667	36.07%
ACE AMERICAN INSURANCE COMPANY	\$814,965	2.76%	\$864,881	\$398,000	\$249,846	28.89%
PENN MILLERS INSURANCE COMPANY	\$800,584	2.71%	\$734,874	\$0	\$471,446	64.15%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	\$783,711	2.65%	\$741,622	\$428,056	\$198,773	26.80%
TWIN CITY FIRE INSURANCE COMPANY	\$758,467	2.57%	\$685,004	\$0	-\$9,163	-1.34%
SECURA INSURANCE A MUTUAL COMPANY	\$609,909	2.06%	\$613,620	\$1,436,818	\$754,986	123.04%
GRINNELL MUTUAL REINSURANCE COMPANY	\$571,341	1.93%	\$567,832	\$100,235	\$149,534	26.33%
LIBERTY MUTUAL INSURANCE COMPANY	\$550,476	1.86%	\$685,176	\$0	-\$38,185	-5.57%
NATIONAL SURETY CORPORATION	\$546,632	1.85%	\$457,607	\$333,000	\$53,087	11.60%
FEDERATED MUTUAL INSURANCE COMPANY	\$516,221	1.75%	\$461,560	\$49,843	\$27,929	6.05%
MEDMARC CASUALTY INSURANCE COMPANY	\$488,167	1.65%	\$438,933	\$0	-\$341,274	-77.75%
SENTRY INSURANCE A MUTUAL COMPANY	\$469,856	1.59%	\$406,466	\$465,806	\$476,753	117.29%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMP	\$439,126	1.49%	\$313,023	\$147,000	\$95,814	30.61%
CATLIN INSURANCE COMPANY INC	\$404,923	1.37%	\$412,329	\$0	\$87,570	21.24%
AMCO INSURANCE COMPANY	\$395,688	1.34%	\$401,537	\$48,098	\$37,261	9.28%
ARCH INSURANCE COMPANY	\$390,772	1.32%	\$266,589	-\$682	-\$68,110	-25.55%
GREAT NORTHERN INSURANCE COMPANY	\$379,428	1.28%	\$357,425	\$126,513	\$18,947	5.30%
FEDERATED SERVICE INSURANCE COMPANY	\$372,737	1.26%	\$350,617	\$5,812	-\$187,841	-53.57%
WEST BEND MUTUAL INSURANCE COMPANY	\$354,514	1.20%	\$330,953	\$175,000	\$192,065	58.03%
OLD REPUBLIC INSURANCE COMPANY	\$352,674	1.19%	\$351,571	\$0	\$346	0.10%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	\$318,462	1.08%	\$273,304	\$29,088	\$64,763	23.70%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMP	\$281,327	0.95%	\$299,852	\$356,842	\$448,044	149.42%
BENCHMARK INSURANCE COMPANY	\$265,816	0.90%	\$264,094	\$25,000	-\$39,754	-15.05%
FARMLAND MUTUAL INSURANCE COMPANY	\$239,724	0.81%	\$221,135	\$29,579	\$150,859	68.22%
CHARTER OAK FIRE INSURANCE CO THE	\$232,770	0.79%	\$225,673	\$128,547	\$169,522	75.12%
ACUITY A MUTUAL INSURANCE COMPANY	\$225,011	0.76%	\$216,684	\$77,724	\$174,180	80.38%
TRAVELERS INDEMNITY COMPANY	\$221,016	0.75%	\$247,036	\$1,134,929	\$108,218	43.81%
MID-CONTINENT CASUALTY COMPANY	\$220,089	0.74%	\$201,240	\$2,425	\$300,804	149.48%
COLUMBIA MUTUAL INSURANCE COMPANY	\$213,450	0.72%	\$204,711	\$0	\$1,418	0.69%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	\$203,642	0.69%	\$139,556	\$23,041	\$2,019,149	1446.84%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	\$202,827	0.69%	\$251,597	\$208,990	\$363,929	144.65%
SENTRY SELECT INSURANCE COMPANY	\$192,958	0.65%	\$163,277	\$0	\$636	0.39%
GRANITE STATE INSURANCE COMPANY	\$173,787	0.59%	\$163,852	\$0	\$95,047	58.01%
EMCASCO INSURANCE COMPANY	\$165,972	0.56%	\$178,680	-\$22,506	\$52,867	29.59%
DEPOSITORS INSURANCE COMPANY	\$164,065	0.55%	\$165,707	\$933	\$20,658	12.47%
STARR INDEMNITY & LIABILITY COMPANY	\$149,406	0.51%	\$108,253	\$0	\$43,076	39.79%
UNITED STATES FIRE INSURANCE COMPANY	\$148,019	0.50%	\$57,566	\$5,000	-\$459,562	-798.32%
FIREMANS FUND INSURANCE COMPANY	\$143,887	0.49%	\$124,021	\$0	\$273,460	220.49%
NORTH RIVER INSURANCE COMPANY THE	\$131,240	0.44%	\$74,555	\$0	\$41,188	55.25%
PHOENIX INSURANCE COMPANY THE	\$131,000	0.44%	\$133,932	-\$22,125	-\$71,829	-53.63%
VALLEY FORGE INSURANCE COMPANY	\$127,162	0.43%	\$91,988	\$400	\$80,203	87.19%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$126,178	0.43%	\$131,073	\$2,002	-\$5,234	-3.99%
STAR INSURANCE COMPANY	\$122,653	0.41%	\$116,670	\$136,475	\$104,124	89.25%
SELECTIVE INSURANCE COMPANY OF AMERICA	\$121,185	0.41%	\$181,057	\$49,410	\$82,046	45.32%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	\$119,984	0.41%	\$156,122	\$106,591	\$114,615	73.41%
CINCINNATI CASUALTY COMPANY THE	\$113,160	0.38%	\$95,201	\$0	\$44,696	46.95%
AMERICAN INSURANCE COMPANY THE	\$111,055	0.38%	\$106,310	\$0	\$46,332	43.58%
WAUSAU BUSINESS INSURANCE COMPANY	\$110,333	0.37%	\$103,156	\$38,900	-\$51,161	-49.60%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$110,263	0.37%	\$112,050	\$62	-\$30,200	-26.95%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2012**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	\$109,449	0.37%	\$103,196	\$0	\$268,223	259.92%
ZURICH AMERICAN INSURANCE COMPANY	\$104,695	0.35%	\$132,894	\$22,032,674	\$3,548,408	2670.10%
AMERISURE INSURANCE COMPANY	\$96,265	0.33%	\$100,325	\$25,000	\$7,129	7.11%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	\$92,507	0.31%	\$96,721	-\$333,323	\$684,108	707.30%
LM INSURANCE CORPORATION	\$91,493	0.31%	\$83,965	\$237,500	-\$177,378	-211.25%
FIRST LIBERTY INSURANCE CORP THE	\$89,623	0.30%	\$78,798	\$0	\$35,405	44.93%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$87,950	0.30%	\$86,411	\$0	\$11,847	13.71%
IRONSHORE INDEMNITY INC	\$84,368	0.29%	\$56,028	\$0	\$33,388	59.59%
GREENWICH INSURANCE COMPANY	\$76,770	0.26%	\$67,516	\$473,577	\$363,581	538.51%
XL INSURANCE AMERICA INC	\$76,329	0.26%	\$76,546	\$0	\$32,942	43.04%
WAUSAU UNDERWRITERS INSURANCE COMPANY	\$68,912	0.23%	\$52,345	\$926	-\$179,305	-342.54%
CINCINNATI INDEMNITY COMPANY INC	\$68,667	0.23%	\$51,570	\$887	\$22,469	43.57%
UNITED STATES LIABILITY INSURANCE COMPANY	\$65,080	0.22%	\$27,663	\$0	\$16,525	59.74%
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COM	\$61,253	0.21%	\$79,634	\$0	\$3,623	4.55%
OAK RIVER INSURANCE COMPANY	\$54,203	0.18%	\$87,933	\$0	-\$107,257	-121.98%
WESCO INSURANCE COMPANY	\$52,624	0.18%	\$48,402	\$0	\$1,104	2.28%
TRANSPORTATION INSURANCE COMPANY	\$52,170	0.18%	\$49,086	\$0	\$157,273	320.40%
AMERISURE MUTUAL INSURANCE COMPANY	\$49,551	0.17%	\$29,070	\$11,637	-\$28,646	-98.54%
SHELTER MUTUAL INSURANCE COMPANY	\$48,813	0.17%	\$45,616	\$0	\$5,167	11.33%
CONTINENTAL WESTERN INSURANCE COMPANY	\$47,212	0.16%	\$29,012	\$0	\$0	0.00%
LIBERTY INSURANCE CORPORATION	\$46,693	0.16%	\$53,624	\$401	-\$94,518	-176.26%
ILLINOIS NATIONAL INSURANCE COMPANY	\$45,977	0.16%	\$32,438	\$0	-\$39,316	-121.20%
UNION INSURANCE COMPANY OF PROVIDENCE	\$45,743	0.15%	\$31,223	\$0	\$4,438	14.21%
CONTINENTAL CASUALTY COMPANY	\$38,781	0.13%	\$36,882	\$2	\$125,003	338.93%
MASSACHUSETTS BAY INSURANCE COMPANY	\$38,443	0.13%	\$23,279	\$0	\$250	1.07%
TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	\$38,316	0.13%	\$29,085	\$0	-\$54,078	-185.93%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	\$35,919	0.12%	\$34,380	\$0	\$0	0.00%
HARTFORD CASUALTY INSURANCE CO	\$33,953	0.11%	\$43,831	\$0	-\$15,343	-35.00%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	\$33,586	0.11%	\$22,144	\$0	\$3,079	13.90%
NETHERLANDS INSURANCE COMPANY THE	\$33,102	0.11%	\$27,353	\$0	\$49,628	181.44%
HDI-GERLING AMERICA INSURANCE COMPANY	\$32,992	0.11%	\$27,794	\$0	-\$8,159	-29.36%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANI	\$30,836	0.10%	\$16,685	\$0	\$471	2.82%
GENERAL CASUALTY COMPANY OF WISCONSIN	\$29,166	0.10%	\$27,539	\$0	\$15,749	57.19%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	\$28,979	0.10%	\$16,185	\$0	\$7,989	49.36%
NATIONAL AMERICAN INSURANCE COMPANY	\$28,965	0.10%	\$23,314	\$0	\$2,265	9.72%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	\$28,436	0.10%	\$15,558	\$0	\$3,728,339	23964.13%
WESTCHESTER FIRE INSURANCE COMPANY	\$28,415	0.10%	\$23,973	\$0	-\$749,746	-3127.46%
EVEREST NATIONAL INSURANCE COMPANY	\$28,225	0.10%	\$18,058	\$0	-\$20,106	-111.34%
ST PAUL FIRE & MARINE INSURANCE COMPANY	\$28,189	0.10%	\$26,773	\$6,030,493	\$626,884	2341.48%
DISCOVER PROPERTY AND CASUALTY INSURANCE COM	\$27,226	0.09%	\$43,454	\$21,387	-\$22,402	-51.55%
SAFETY NATIONAL CASUALTY CORPORATION	\$25,216	0.09%	\$22,190	\$0	\$8,468	38.16%
AMERICAN STATES INSURANCE COMPANY	\$24,670	0.08%	\$22,135	-\$961	\$309	1.40%
ATLANTIC SPECIALTY INSURANCE COMPANY	\$24,515	0.08%	\$9,900	\$0	\$4,208	42.51%
SECURA SUPREME INSURANCE COMPANY	\$22,760	0.08%	\$3,623	\$0	\$1,046	28.87%
OHIO SECURITY INSURANCE COMPANY	\$22,759	0.08%	\$13,005	\$0	\$2,917	22.43%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	\$22,096	0.07%	\$21,309	\$0	\$8,959	42.04%
WILSHIRE INSURANCE COMPANY	\$21,884	0.07%	\$40,193	\$47,888	-\$97,002	-241.34%
WEST AMERICAN INSURANCE COMPANY	\$20,581	0.07%	\$7,678	\$0	-\$1,326	-17.27%
AMERICAN CASUALTY COMPANY OF READING PENNSYLV	\$19,209	0.06%	\$12,627	\$2,811	-\$38,247	-302.90%
HANOVER INSURANCE COMPANY THE	\$19,130	0.06%	\$16,260	\$0	\$0	0.00%
TRAVELERS INDEMNITY COMPANY OF AMERICA	\$17,643	0.06%	\$15,210	\$0	\$21,509	141.41%
HANOVER AMERICAN INSURANCE COMPANY THE	\$17,596	0.06%	\$11,994	\$0	\$0	0.00%
CAPITOL INDEMNITY CORPORATION	\$16,914	0.06%	\$7,010	\$0	-\$5,847	-83.41%
NEW HAMPSHIRE INSURANCE COMPANY	\$16,312	0.06%	\$19,988	\$919	\$5,049	25.26%
OHIO CASUALTY INSURANCE COMPANY	\$15,351	0.05%	\$19,924	\$0	-\$7,985	-40.08%
PACIFIC INDEMNITY COMPANY	\$15,017	0.05%	\$22,191	\$0	\$2,062	9.29%
PLAZA INSURANCE COMPANY	\$13,998	0.05%	\$10,503	\$0	\$3,493	33.26%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2012**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
COUNTRY MUTUAL INSURANCE COMPANY	\$13,370	0.05%	\$7,501	\$0	\$783	10.44%
CONTINENTAL INSURANCE COMPANY THE	\$12,444	0.04%	\$8,965	\$0	-\$66,528	-742.09%
ENDURANCE AMERICAN INSURANCE COMPANY	\$12,021	0.04%	\$23,875	\$0	\$8,516	35.67%
SECURITY NATIONAL INSURANCE COMPANY	\$11,753	0.04%	\$17,437	\$1,631	\$4,339	24.88%
FCCI INSURANCE COMPANY	\$11,684	0.04%	\$10,954	\$0	-\$599	-5.47%
HAWKEYE-SECURITY INSURANCE COMPANY	\$8,363	0.03%	\$3,063	\$0	\$21	0.69%
HARTFORD INSURANCE COMPANY OF MIDWEST THE	\$8,089	0.03%	\$8,219	\$0	\$327	3.98%
NATIONAL INDEMNITY COMPANY	\$7,533	0.03%	\$8,457	\$0	-\$1,710	-20.22%
MIDWESTERN INDEMNITY COMPANY THE	\$7,350	0.02%	\$7,196	\$0	\$15,691	218.05%
NORTHLAND INSURANCE COMPANY	\$6,852	0.02%	\$6,470	\$0	\$824	12.74%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	\$6,656	0.02%	\$7,882	\$0	-\$712	-9.03%
AMERISURE PARTNERS INSURANCE COMPANY	\$6,647	0.02%	\$10,625	\$0	\$2,540	23.91%
SPARTA INSURANCE COMPANY	\$6,303	0.02%	\$6,003	\$0	\$2,718	45.28%
NATIONAL TRUST INSURANCE COMPANY	\$6,160	0.02%	\$5,817	\$0	-\$701	-12.05%
PEERLESS INDEMNITY INSURANCE COMPANY	\$6,042	0.02%	\$5,927	\$0	\$1,802	30.40%
LITITZ MUTUAL INSURANCE COMPANY	\$5,277	0.02%	\$5,142	\$0	\$0	0.00%
TECHNOLOGY INSURANCE COMPANY	\$5,121	0.02%	\$3,493	\$0	\$1,579	45.20%
NORTHFIELD INSURANCE COMPANY	\$5,038	0.02%	\$6,530	\$0	\$1,792	27.44%
PRAETORIAN INSURANCE COMPANY	\$4,823	0.02%	\$2,403	\$0	\$893	37.16%
VIGILANT INSURANCE COMPANY	\$4,816	0.02%	\$4,384	\$1,000,000	\$682,663	15571.69%
BITUMINOUS CASUALTY CORPORATION	\$3,812	0.01%	\$3,652	\$0	-\$39,800	-1089.81%
AMERICAN FIRE & CASUALTY COMPANY	\$3,665	0.01%	\$3,721	\$0	-\$2,590	-69.60%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURA	\$3,567	0.01%	\$2,527	\$0	\$5,453	215.79%
ALLSTATE INSURANCE COMPANY	\$3,399	0.01%	\$1,971	\$0	-\$287,814	-14602.44%
TOWER INSURANCE COMPANY OF NEW YORK	\$3,149	0.01%	\$15,467	\$0	\$2,128	13.76%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	\$2,981	0.01%	\$2,991	\$12,750	\$14,145	472.92%
AMERICAN ECONOMY INSURANCE COMPANY	\$2,796	0.01%	\$3,228	\$0	-\$250	-7.74%
REGENT INSURANCE COMPANY	\$2,771	0.01%	\$2,880	\$0	\$12,500	434.03%
AMERICAN SAFETY CASUALTY INSURANCE COMPANY	\$2,686	0.01%	\$1,803	\$0	\$874	48.47%
TRUCK INSURANCE EXCHANGE	\$2,554	0.01%	\$2,669	\$10,252	\$20,248	758.64%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	\$2,214	0.01%	\$2,110	\$0	-\$10,496	-497.44%
MILWAUKEE CASUALTY INSURANCE CO	\$2,211	0.01%	\$1,495	\$0	\$519	34.72%
EMPLOYERS FIRE INSURANCE COMPANY	\$2,107	0.01%	\$4,797	\$0	\$15,060	313.95%
AMTRUST INSURANCE COMPANY OF KANSAS INC	\$1,995	0.01%	\$1,468	\$0	\$152	10.35%
FARMERS INSURANCE EXCHANGE	\$1,928	0.01%	\$1,873	\$6,811	\$6,726	359.10%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	\$1,177	0.00%	\$730	-\$31	-\$6,832	-935.89%
ONEBEACON AMERICA INSURANCE COMPANY	\$1,074	0.00%	\$14,892	\$19,144	\$12,898	86.61%
HARTFORD UNDERWRITERS INSURANCE COMPANY	\$1,066	0.00%	\$828	\$0	-\$5,313	-641.67%
ST PAUL MERCURY INSURANCE COMPANY	\$894	0.00%	\$1,135	\$0	-\$240,659	-21203.44%
COMMERCE AND INDUSTRY INSURANCE CO	\$850	0.00%	\$820	\$0	\$5,381	656.22%
SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	\$847	0.00%	\$971	\$0	\$9	0.93%
DIAMOND STATE INSURANCE COMPANY	\$778	0.00%	\$784	\$0	-\$315	-40.18%
AMERICAN AUTOMOBILE INSURANCE COMPANY	\$757	0.00%	\$158	\$0	\$1,479	936.08%
ST PAUL GUARDIAN INSURANCE COMPANY	\$690	0.00%	\$659	\$0	-\$83,849	-12723.67%
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	\$564	0.00%	\$567	\$0	\$7,501	1322.93%
HARLEYSVILLE INSURANCE COMPANY	\$512	0.00%	\$393	\$0	\$17	4.33%
GREAT AMERICAN ASSURANCE COMPANY	\$402	0.00%	\$400	\$0	-\$39	-9.75%
NIPPONKOA INSURANCE COMPANY LIMITED (US BRANC	\$397	0.00%	\$200	\$0	\$95	47.50%
RIVERPORT INSURANCE COMPANY	\$335	0.00%	\$255	\$0	\$118	46.27%
GENERAL INSURANCE COMPANY OF AMERICA	\$325	0.00%	\$266	\$6,181	\$8,635	3246.24%
GREAT DIVIDE INSURANCE COMPANY	\$250	0.00%	\$250	\$0	\$297	118.80%
SOUTHERN INSURANCE COMPANY	\$198	0.00%	\$386	\$0	\$30	7.77%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPAN	\$184	0.00%	\$59	\$0	\$27	45.76%
T H E INSURANCE COMPANY	\$177	0.00%	\$148	\$0	\$0	0.00%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	\$108	0.00%	\$120	\$0	-\$9,765	-8137.50%
ASSOCIATED INDEMNITY CORPORATION	\$46	0.00%	\$25	\$0	-\$20	-80.00%
MITSUI SUMITOMO INSURANCE USA INC	\$1	0.00%	\$1	\$0	-\$10	-1000.00%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2012**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
MUNICH REINSURANCE AMERICA INC	\$0	0.00%	\$0	\$0	\$126,099	N/A
GENERALI U S BRANCH	\$0	0.00%	\$161,763	\$0	\$69,000	42.65%
GENERAL STAR NATIONAL INS CO	\$0	0.00%	\$0	\$0	-\$2,000	N/A
STATE NATIONAL INSURANCE COMPANY INC	\$0	0.00%	\$0	\$0	\$1,000	N/A
RLI INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$1,446	N/A
MOSAIC INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$46	N/A
GREAT AMERICAN INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$4	N/A
TRAVELERS CASUALTY AND SURETY COMPANY	\$0	0.00%	\$0	\$635,508	\$1,110,465	N/A
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERI	\$0	0.00%	\$0	\$0	-\$5,671	N/A
AUTOMOBILE INS CO OF HARTFORD CT	\$0	0.00%	\$0	\$0	\$4,644	N/A
STANDARD FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$19,597	N/A
ST PAUL PROTECTIVE INSURANCE COMPANY	\$0	0.00%	\$74	\$0	-\$12,860	-17378.38%
ASSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	\$1,062	N/A
MARYLAND CASUALTY COMPANY	\$0	0.00%	\$0	\$11,489	\$13,996	N/A
NORTHERN INSURANCE COMPANY OF NEW YORK	\$0	0.00%	\$0	\$9,013	-\$21,236	N/A
TRINITY UNIVERSAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$141	N/A
BITUMINOUS FIRE AND MARINE INS CO	\$0	0.00%	\$0	\$0	-\$185,100	N/A
mitsui sumitomo insurance company of america	\$0	0.00%	\$0	\$0	-\$2,890	N/A
CLARENDON NATIONAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$28	N/A
ATLANTA INTERNATIONAL INSURANCE CO	\$0	0.00%	\$0	\$2,000,000	-\$2,928,194	N/A
EMPIRE FIRE AND MARINE INSURANCE CO	\$0	0.00%	\$0	\$0	-\$19,766	N/A
MID CENTURY INSURANCE COMPANY	\$0	0.00%	\$0	\$3,000	\$500	N/A
PENNSYLVANIA INSURANCE COMPANY	\$0	0.00%	\$0	-\$13,754	-\$1	N/A
ONEBEACON INSURANCE COMPANY	\$0	0.00%	\$0	\$513,754	\$494,668	N/A
GOVERNMENT EMPLOYEES INSURANCE CO	\$0	0.00%	\$0	\$0	-\$42,655	N/A
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	\$0	0.00%	\$133	\$0	-\$35	-26.32%
STONEWALL INSURANCE COMPANY	\$0	0.00%	\$0	\$227,606	-\$72,775	N/A
INSURANCE COMPANY OF NORTH AMERICA	\$0	0.00%	\$0	\$0	\$1,740	N/A
PACIFIC EMPLOYERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$23,797	N/A
LUMBERMENS UNDERWRITING ALLIANCE	\$0	0.00%	\$0	\$0	\$535	N/A
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$98	N/A
WESTFIELD INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$274	N/A
ARROWOOD INDEMNITY COMPANY	\$0	0.00%	\$0	\$226	-\$93,558	N/A
SAFECO INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$3,455	N/A
TIG INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$7,352	N/A
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	\$0	0.00%	\$0	\$0	-\$8,074	N/A
UNITED STATES FIDELITY & GUARANTY COMPANY	\$0	0.00%	\$0	\$395,978	\$1,445,166	N/A
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	\$0	0.00%	\$0	\$0	-\$350	N/A
SENTRY CASUALTY COMPANY	\$0	0.00%	\$0	\$0	\$52,442	N/A
MARKEL AMERICAN INSURANCE COMPANY	\$0	0.00%	\$482	\$0	-\$2,269	-470.75%
TRAVELERS CASUALTY AND SURETY COMPANY OF AMER	\$0	0.00%	\$0	\$0	\$36,761	N/A
CRUM & FORSTER INDEMNITY COMPANY	\$0	0.00%	\$0	\$0	\$62	N/A
PENN AMERICA INSURANCE COMPANY	\$0	0.00%	\$0	-\$659	-\$3,651	N/A
AXA INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$37,148	N/A
PROPERTY & CASUALTY INSURANCE COMPANY OF HART	\$0	0.00%	\$4	\$0	-\$20	-500.00%
FIRST SPECIALTY INSURANCE CORPORATION	\$0	0.00%	\$0	\$0	-\$363	N/A
FIDELITY AND GUARANTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$3,068	N/A
TRAVELERS CASUALTY COMPANY OF CONNECTICUT	\$0	0.00%	\$0	\$0	-\$7	N/A
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$509,052	N/A
NORTHBROOK INDEMNITY COMPANY	\$0	0.00%	\$0	\$0	\$3,162	N/A
AXIS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$499,991	N/A
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMP	\$0	0.00%	\$0	\$0	\$1,336	N/A
NORTHERN ASSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$19,144	\$11,952	N/A
GENESIS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$15,000	N/A
MARKEL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$211	N/A
QBE INSURANCE CORPORATION	\$0	0.00%	\$0	\$0	-\$4	N/A
WESTPORT INSURANCE CORPORATION	\$0	0.00%	\$0	\$0	-\$17,880	N/A
TRANS PACIFIC INSURANCE COMPANY	\$0	0.00%	-\$206	\$0	\$0	0.00%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2012**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
FARMINGTON CASUALTY COMPANY	\$0	0.00%	\$0	\$0	\$5,553	N/A
THE TRAVELERS CASUALTY COMPANY	\$0	0.00%	\$0	\$0	-\$15,809	N/A
GULF UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$868	N/A
ASPEN AMERICAN INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$272	N/A
HARTFORD ACCIDENT & INDEMNITY CO	-\$2	0.00%	-\$2	\$795,383	-\$296,119	14805950.00%
CITIZENS INSURANCE COMPANY OF AMERICA	-\$26	0.00%	\$131	\$0	\$0	0.00%
UTICA MUTUAL INSURANCE COMPANY	-\$494	0.00%	-\$182	\$0	-\$4,406	2420.88%
IMPERIUM INSURANCE COMPANY	-\$1,006	0.00%	-\$369	\$0	-\$51	13.82%
AMERICAN ZURICH INSURANCE COMPANY	-\$1,457	0.00%	\$782	-\$2,280	\$23,753	3037.47%
CASTLEPOINT NATIONAL INSURANCE COMPANY	-\$1,702	-0.01%	-\$1,702	\$0	\$437	-25.68%
PEERLESS INSURANCE COMPANY	-\$6,809	-0.02%	\$3,163	\$0	-\$72,564	-2294.15%
UNIVERSAL UNDERWRITERS INS CO	-\$44,110	-0.15%	-\$38,907	\$0	-\$374	0.96%
AMERICAN HOME ASSURANCE COMPANY	-\$1,503,660	-5.09%	-\$1,503,660	\$38,562	\$31,498	-2.09%
TOTAL	\$29,564,346	100.00%	\$28,428,379	\$44,645,093	\$16,932,718	59.56%

Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline
if you have questions about your insurance policy
or to file a complaint against an
insurance company or agent:

difp.mo.gov

800-726-7390



DIFP

Department of Insurance,
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